

LOAN APPLICATION

Mortgage Now Pty Ltd
 ABN 93 106 513 973
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A PERSONAL DETAILS

APPLICANT 1 OR GUARANTOR 1 (If applicable)	APPLICANT 2 OR GUARANTOR 2 (If applicable)
Title <input type="text"/> Surname <input type="text"/>	Title <input type="text"/> <input type="text"/>
Given Name(s) <input type="text"/> D.O.B. <input type="text"/>	Given Name(s) <input type="text"/> D.O.B. <input type="text"/>
Contact Details	Contact Details
H <input type="text"/> W <input type="text"/>	H <input type="text"/> W <input type="text"/>
M <input type="text"/> F <input type="text"/>	M <input type="text"/> F <input type="text"/>
Marital Status Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/>	Marital Status Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/>
Ages of Children <input type="text"/> D/Licence No. <input type="text"/>	Ages of Children <input type="text"/> D/Licence No. <input type="text"/>
Current Home Address <input type="text"/>	Current Home Address <input type="text"/>
<input type="text"/>	<input type="text"/>
Postcode <input type="text"/> Since <input type="text"/>	Postcode <input type="text"/> Since <input type="text"/>
Current Postal Address <input type="text"/>	Current Postal Address <input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
Email Address <input type="text"/>	Email Address <input type="text"/>
Previous Address <input type="text"/>	Previous Address <input type="text"/>
<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>

B Only complete if an individual or company acting as trustee for a family trust

Company Name and Trading Name and details if applicable <input type="text"/>	A.B.N. <input type="text"/>
Phone <input type="text"/> Fax <input type="text"/> Principle Activity <input type="text"/>	
Business Address <input type="text"/>	
Full names of all Company Directors <input type="text"/>	

C DETAILS OF NEAREST RELATIVE NOT LIVING WITH YOU

APPLICANT 1			
Name <input type="text"/>	Relationship <input type="text"/>	Ph <input type="text"/>	
Address <input type="text"/>		Postcode <input type="text"/>	
APPLICANT 2			
Name <input type="text"/>	Relationship <input type="text"/>	Ph <input type="text"/>	
Address <input type="text"/>		Postcode <input type="text"/>	

D SOLICITOR & ACCOUNTANT

Solicitor <input type="text"/>			
Contact <input type="text"/>	Ph <input type="text"/>	Fx <input type="text"/>	
Accountant <input type="text"/>			
Contact <input type="text"/>	Ph <input type="text"/>	Fx <input type="text"/>	

E LOAN SUMMARY				F PURPOSE		
Property 1	Purchase <input type="checkbox"/>	Refinance <input type="checkbox"/>		Purchase	\$ <input style="width: 80%;" type="text"/>	
Principle + Interest <input type="text"/>	<input style="width: 80%;" type="text"/> yrs			Construction	\$ <input style="width: 80%;" type="text"/>	
Interest Only <input type="text"/>	<input style="width: 80%;" type="text"/> yrs (1-5yrs)			Renovation/Other	\$ <input style="width: 80%;" type="text"/>	
Fixed Rate <input type="text"/>				Debt Consolidation/Other	\$ <input style="width: 80%;" type="text"/>	
Capped Rate <input type="text"/>				Refinance	\$ <input style="width: 80%;" type="text"/>	
Property 2	Purchase <input type="checkbox"/>	Refinance <input type="checkbox"/>		Costs	\$ <input style="width: 80%;" type="text"/>	
Principle + Interest <input type="text"/>	<input style="width: 80%;" type="text"/> yrs			Personal Use	\$ <input style="width: 80%;" type="text"/>	
Interest Only <input type="text"/>	<input style="width: 80%;" type="text"/> yrs (1-5yrs)			Subtotal	\$ <input style="width: 80%;" type="text"/>	
Fixed Rate <input type="text"/>				Less	Own funds	\$ <input style="width: 80%;" type="text"/>
Capped Rate <input type="text"/>					Deposit paid	\$ <input style="width: 80%;" type="text"/>
Property 3	Purchase <input type="checkbox"/>	Refinance <input type="checkbox"/>		First Home Owners Grant	\$ <input style="width: 80%;" type="text"/>	
Principle + Interest <input type="text"/>	<input style="width: 80%;" type="text"/> yrs			Total Loan Required	\$ <input style="width: 80%;" type="text"/>	
Interest Only <input type="text"/>	<input style="width: 80%;" type="text"/> yrs (1-5yrs)					
Fixed Rate <input type="text"/>						
Capped Rate <input type="text"/>						

G LOAN STRUCTURE AND SECURITY OFFERED

PROPERTY 1					
Address <input style="width: 90%;" type="text"/>					
					Postcode <input style="width: 100%;" type="text"/>
Name to be shown on Title Deed <input style="width: 98%;" type="text"/>					
Use of Property	Owner Occupied <input type="checkbox"/>	Investment <input type="checkbox"/>	Weekly Rental	\$ <input style="width: 100%;" type="text"/>	
	Being Purchase <input type="checkbox"/>	Purchase Price	Already Owned <input type="checkbox"/>	Est Val	\$ <input style="width: 100%;" type="text"/>
Contact Name for Valuer to gain access <input style="width: 98%;" type="text"/>					
Contact Phone Numbers	Work () <input style="width: 100%;" type="text"/>	Home () <input style="width: 100%;" type="text"/>	Mobile	<input style="width: 100%;" type="text"/>	
PROPERTY 2					
Address <input style="width: 90%;" type="text"/>					
					Postcode <input style="width: 100%;" type="text"/>
Name to be shown on Title Deed <input style="width: 98%;" type="text"/>					
Use of Property	Owner Occupied <input type="checkbox"/>	Investment <input type="checkbox"/>	Weekly Rental	\$ <input style="width: 100%;" type="text"/>	
	Being Purchased <input type="checkbox"/>	Purchase Price	Already Owned <input type="checkbox"/>	Est Val	\$ <input style="width: 100%;" type="text"/>
Contact Name for Valuer to gain access <input style="width: 98%;" type="text"/>					
Contact Phone Numbers	Work () <input style="width: 100%;" type="text"/>	Home () <input style="width: 100%;" type="text"/>	Mobile	<input style="width: 100%;" type="text"/>	
PROPERTY 3					
Address <input style="width: 90%;" type="text"/>					
					Postcode <input style="width: 100%;" type="text"/>
Name to be shown on Title Deed <input style="width: 98%;" type="text"/>					
Use of Property	Owner Occupied <input type="checkbox"/>	Investment <input type="checkbox"/>	Weekly Rental	\$ <input style="width: 100%;" type="text"/>	
	Being Purchased <input type="checkbox"/>	Purchase Price	Already Owned <input type="checkbox"/>	Est Val	\$ <input style="width: 100%;" type="text"/>
Contact Name for Valuer to gain access <input style="width: 98%;" type="text"/>					
Contact Phone Numbers	Work () <input style="width: 100%;" type="text"/>	Home () <input style="width: 100%;" type="text"/>	Mobile	<input style="width: 100%;" type="text"/>	

H EMPLOYMENT DETAILS**APPLICANT 1**

Tick all applicable boxes and insert the income amount.

PAYG/SALARY

Salary (before tax) \$ per fortnight
\$ per year

Current Employer

Applicant's Position/Title

Employment status (Please tick one)

Full Time Part-time Casual Commencement Date / /

Contact

Ph

Previous Employer

Previous Position

Period from / / to / / Worker's compensation \$ per week Rental Income \$ per week**SOCIAL SECURITY** Pension \$ per fortnight Family Tax A \$ per fortnight Family Tax B \$ per fortnight Newstart Allowance \$ per fortnight**SELF-EMPLOYED/CONTRACTOR**

Nature of Business (please tick one)

Pty Ltd Sole Trader Partnership

NAME OF COMPANY/REGISTERED BUSINESS

A.B.N./A.R.B.N.

REGISTERED BUSINESS ADDRESS

Contract Income \$ per week
before tax \$ per month

Director/s drawings \$ per week
before tax

APPLICANT 2

Tick all applicable boxes and insert the income amount.

PAYG/SALARY

Salary (before tax) \$ per fortnight
\$ per year

Current Employer

Applicant's Position/Title

Employment status (Please tick one)

Full Time Part-time Casual Commencement Date / /

Contact

Ph

Previous Employer

Previous Position

Period from / / to / / Worker's compensation \$ per week Rental Income \$ per week**SOCIAL SECURITY** Pension \$ per fortnight Family Tax A \$ per fortnight Family Tax B \$ per fortnight Newstart Allowance \$ per fortnight**SELF-EMPLOYED/CONTRACTOR**

Nature of Business (please tick one)

Pty Ltd Sole Trader Partnership

NAME OF COMPANY/REGISTERED BUSINESS

A.B.N./A.R.B.N.

REGISTERED BUSINESS ADDRESS

Contract Income \$ per week
before tax \$ per month

Director/s drawings \$ per week
before tax

I COMBINED STATEMENT OF FINANCIAL POSITION

HOME/PROPERTIES		HOME AND INVESTMENT LOANS			
PROPERTY ADDRESS	VALUE	LENDER	Monthly Payments	Total Owing	To be Paid Out
	\$				
	\$				
	\$				
	\$				

MOTOR VEHICLES/BOATS/MOTORCYCLES		Personal Loans/Leases/HP's			
MAKE/MODEL/YEAR	VALUE	Monthly Payments	Total Owing	To be Paid Out	
	\$		\$		
	\$		\$		
	\$		\$		

BANK ACCOUNTS		CREDIT CARDS/STORE ACCOUNTS			
BANK NAME	BALANCE	LENDER	Credit Limit	Total Owing	To be Paid Out
				\$	
				\$	
				\$	

ALL OTHER ASSETS		ALL OTHER LIABILITIES			
DESCRIPTION	VALUE	LENDER	Monthly Payments	Total Owing	To be Paid Out
Superannuation	\$	Rent Paid by you		\$	
Superannuation	\$	Bank Overdraft		\$	
Furniture	\$			\$	
Deposit Paid	\$			\$	
Shares	\$			\$	
Business Equity	\$			\$	
Tools of Trade	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	

J APPLICANTS ACKNOWLEDGEMENT & AUTHORITY

The person(s) signing this application

- applies for the loan secured over the property, as specified in this application
- consents to Mortgage Now and or its lenders seeking verification of any of the statements contained herein
- agrees to provide, at the person's expense, a valuation of the specified property to be conducted by a qualified valuer nominated by Mortgage Now or its lenders
- understands that general insurance cover must be obtained on the mortgaged property for an amount not less than the value of the property including improvements; and from an insurer acceptable to Mortgage Now or its lenders
- authorises his/her solicitor or agent to accept notices on his/her behalf
- declared that he/she is over the age of 18
- agrees to be contacted by Mortgage Now or its lenders to discuss Insurance and Related Financial Products
- confirms that all statements made in this application are true and complete and are made for the purpose of obtaining a loan
- authorises Mortgage Now or its lenders to give a copy of the Loan Agreement to any Guarantor of the loan

K APPLICANTS DECLARATION

(Please tick the appropriate box)

	Yes	No
1 Have you or your spouse ever been bankrupt or insolvent, or had your estate assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
2 Have you, or has your spouse, ever been a shareholder or officer of a company of which a manager, receiver or liquidator been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
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"/>	<input type="checkbox"/>
4 Have you or your spouse, or any company with which you or your spouse been associated, ever had a property foreclosed upon?	<input type="checkbox"/>	<input type="checkbox"/>

Applicants Signature

Date

Applicants Signature

Date

L APPLICANTS DECLARATION FOR BUSINESS OR INVESTMENT PURPOSE LOANS

(Note: This declaration is only to be used when more than half of the Loan required is to be used for business or investment purposes.)

I/We declare that the credit to be provided to me/us 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 investment purposes.
 By signing this declaration you may lose your protection under the Consumer Credit Code.

Applicants Signature

Date

Applicants Signature

Date

M CREDIT CARD DETAILS

Please complete credit card details should you require Mortgage Now to debit your credit card for payment of the valuation fee.

Name on card

Card Number

Expiry Date

Credit Card Type

Signature

Date

N NOTICES

Each of you is entitled to receive a copy of any notice or other document. However by signing this nomination you are giving up the right to be individually provided with information direct from the Credit Provider - only the person nominated will receive information.

We nominate

(please print full name of nominee) to receive notices and other

documents under the Consumer Credit Code on behalf of us. Notices and documents will be sent to your current residential or postal address. It is your responsibility to advise us of any change of address. You may cancel this nomination at any time by advising us in writing.

Applicants Signature

Date

Applicants Signature

Date

MORTGAGE NOW PTY LTD
PRIVACY PROTECTION INFORMATION

O STATEMENT BY APPLICANT (S) FOR CREDIT

**An important notice to Applicant(s) for Credit
 (Section 18E(8) Privacy Act 1988)**

Please read carefully
 All references to the 'Mortgage Manager' (below) mean and include the Mortgage Manager, Mortgage Now Pty Ltd and any other financier who, at any time, provides or has any interest in the credit or who assesses the credit application.

The Mortgage manager may give personal information about you to a credit reporting agency, but only limited kinds of information is allowed by the Privacy Act 1988 (Commonwealth). This includes:

- Identifying particulars – this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer; and your driver's license number;
- The fact that you have applied for credit and the amount;
- The fact that the Mortgage Manager is a credit provider to you;
- Payments overdue for at least 60 days, when the Mortgage Manager has taken steps to recover;
- Advice that payments are no longer overdue;
- Cheques for an amount greater than \$100 drawn by you, which have been dishonoured more than once;
- The option of the Mortgage Manager that you have committed a serious credit infringement;
- When the credit provided to you has been discharged;
- Court judgments or bankruptcy orders made against you.

**1. Giving information to a Credit Reporting Agency
 (Section 18E(*) Privacy Act 1988)**

The Mortgage Manager has informed me that it may give certain personal information about me to a Credit Reporting Agency. I understand that the Mortgage Manager can only give limited kinds of information which are set out in the Privacy Act 1988 and examples of which are listed on the top of this page.

**2. Exchanging information with other Credit Providers
 (Section 18N)(l)(b) Privacy Act 1988)**

I agree to the Mortgage Manager checking personal information about me with any Credit Providers named in my credit application, and with other Credit Providers that may be named in a credit report issued by a Credit Reporting Agency, for any of the following purposes:

- To assess my credit worthiness;
- To assess an application by me for credit;
- To help me avoid defaulting on my credit obligations;
- The collection of overdue payments;
- To notify a default by me.

I understand that this information can include any information about my credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give to or receive from each other under the Privacy Act 1988.

**3. Access to Commercial Credit Information
 (Section 18L(4) Privacy Act 1988)**

For the purpose of assessing my application for credit, I consent to the Mortgage Manager obtaining a report containing information about my commercial activities or commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.

**4. Access to Consumer Credit Information for a Commercial
 Credit Application (Section 18k(l)(b) Privacy Act 1988)**

If my application is for commercial credit, I consent to the Mortgage Manager, in order to assess my application, obtaining from a Credit Reporting Agency a credit report about me.

5. Authority for Mortgage Insurers

I authorize a mortgage insurer to obtain my/our credit report from a credit reporting agency and in accordance with Section 18N(l)(bb) I authorize the Credit Provider to disclose a report or information to a mortgage insurer to assess whether to insure or the risk of insuring the Credit Provider for the mortgage credit given to me/us or to assess the risk of default by me/us on the mortgage credit, or for any purpose arising under the contract of mortgage insurance between the Credit Provider and the mortgage insurer.

6. Authority for the Credit Provider to give information to Guarantor(s)

I authorize the Credit Provider to give information to the current or proposed guarantor(s) of a personal or commercial credit provided to me/us by the Credit Provider, any credit report or personal information about my/our credit worthiness, credit standing, credit history or credit capacity relating to the credit facilities the subject to the guarantee(s) provided or to be provided to me/us. This extends to the disclosure of relevant information about the progress of the loan, including any arrears situations that may develop as well as enforcement of the guarantee.

7. When we may give personal information to the other organizations

I agree that Mortgage Now or its Lenders may supply personal information about myself to other organizations who provide services to Mortgage Now or its Lenders that assist them to organize and supply our finance to us.

Mortgage Now or its Lenders may pass on a change of name, a new address, phone number or other personal information to another entity which may have dealings through Mortgage Now or its Lenders; e.g. dwelling insurance or other insurance companies who provide Mortgage Now or its Lenders clients with general, life, accident or loan protection insurance policies, etc.

I understand that Mortgage Now or its Lenders may contract out some services that involve disclosing personal information about me to other organizations. Examples of such organizations are related entities, card and cheque book suppliers, electronic funds transfer switch companies, printing and mailing houses, insurers, valuers, legal advisors, collection agents, conveyancers and settlement agents, various third party suppliers of financial services (e.g. bank cheques, etc). These organizations may only use the information to the extent required to provide the services that Mortgage Now or its Lenders.

I understand that sometimes Mortgage Now or its Lenders may be required to give some personal information about me to organizations to comply with their legal obligations. Examples of such organizations are auditors and legal advisors, APRA, Austrac and the Australian Taxation Office.

8. Provide Information for Securitisation

Disclose any report or personal information about me/us to another persons in connection with funding financial accommodation by means of an arrangement involving securitization.

9. Type of Credit

The type of credit I am applying for is: Please tick

Wholly or primarily for a domestic, family or household purpose (consumer credit)

Wholly or primarily for another purpose (commercial credit)

Full name of applicant 1 (please print)

Signature of applicant 1 Date

Full name of applicant 2

Signature of applicant 2 Date