



MORTGAGE LOAN APPLICATION

About Your Application . . .

The completed application will tell us about your personal and business background; it will let us know your loan requirements and details of the property you will be lodging by way of security for this loan; and it will demonstrate to us that you can financially support this loan.

We appreciate the opportunity to consider your application for this loan. You should complete this form in as much detail as possible; we will then make every effort to process it without delay and let you know the outcome.

	Details for applicant (1)	Details for applicant (2)
Type of applicant	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Trustee / Guarantor	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Trustee / Guarantor
Title	<input type="checkbox"/> Dr <input type="checkbox"/> Miss <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Prof <input type="checkbox"/> Sir	<input type="checkbox"/> Dr <input type="checkbox"/> Miss <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Prof <input type="checkbox"/> Sir
Full name of applicant		
Date of birth		
Driver's licence number		
Marital status of applicant	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Full name of spouse		
Dependants	Number: Ages:	Number: Ages:
Contact details	Home: Work:	Home: Work:
	Mobile: E-mail:	Mobile: E-mail:
Are you an Australian resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Current address of applicant		
	Postcode	Postcode
Period at current address	Months:	Months:
Current status of residence	<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents	<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents
Previous address of applicant (if less than 12 months in the above address)		
	Postcode	Postcode
Period at previous address	Months:	Months:
If company, state registered office address		
	Postcode	Postcode
If company, period at current address	Months:	Months:
Current status of registered office	<input type="checkbox"/> Own premises <input type="checkbox"/> Renting <input type="checkbox"/> Other	<input type="checkbox"/> Own premises <input type="checkbox"/> Renting <input type="checkbox"/> Other
If company, previous address (if less than 12 months in the above address)		
	Postcode	Postcode
Address of applicant after settlement of this loan		
	Postcode	Postcode
Current status of residence after settlement of this loan	<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents <input type="checkbox"/> To be purchased	<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents <input type="checkbox"/> To be purchased
Name of nearest relative not living with you (must not be an applicant)		
Relationship of relative		
Current address of relative		
	Postcode	Postcode
Contact details of relative	Home: Work:	Home: Work:
	Mobile: Email:	Mobile: Email:
If applicant is a Trust, state Full name of Trust		
Full name of Trustee(s)	(1)	(2)
	(3)	(4)
Full name of Beneficiary(ies)	(1)	(2)
	(3)	(4)

Funds position

How loan is to be financed:

Purchase Price	-	\$	Sale Proceeds	-	\$
Refinance	-	\$	Own Funds (Source)	-	\$
Home Improvements	-	\$	Gift	-	\$
Legal fees	-	\$	Loan Amount	-	\$
Stamp fees	-	\$	Other	-	\$
Loan fees	-	\$			
Other	-	\$			
Total	-	\$	Total	-	\$

Do you have any contingent liabilities or guarantees?	Applicant (1)	Applicant (2)
Name of applicant and relationship		
Amount \$		
Lender		

Income details – Gross income p.a.		
Employer 1.		
Employer 2.		
Rental		
Other		

	Yes	No
Have you, or your spouse, ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
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"/>
Is there any unsatisfied judgement 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"/>
Has any application in respect of this loan ever been submitted by you or any other person to any other lender? If so, give details	<input type="checkbox"/>	<input type="checkbox"/>
Is the property under old systems title?	<input type="checkbox"/>	<input type="checkbox"/>
Are all borrowers eligible for the First Home Owner Grant? (If 'Yes', amount of Grant \$ _____)	<input type="checkbox"/>	<input type="checkbox"/>
Do you want to capitalise any LMI premium (where applicable) to your loan facility?	<input type="checkbox"/>	<input type="checkbox"/>
Has any applicant in respect of this loan ever been a party to a loan, credit card, rental agreement or other credit facility that has been in arrears greater than one payment?	<input type="checkbox"/>	<input type="checkbox"/>
Has any applicant in respect of this loan ever been insolvent, bankrupt or ever been a party to a Part IX, Part X arrangement or is there an unsatisfied statutory demand in bankruptcy outstanding?	<input type="checkbox"/>	<input type="checkbox"/>

The following apply to GUARANTORS ONLY	
Name of your bank:	Branch address:
Name of bank manager:	Telephone no:

Loan Facility (please select)

Total facility amount \$: _____	(Note: total facility can consist of up to 4 separate loan splits)
Date facility required: ____ / ____ /20____	
Loan amount 1: \$ _____ <input type="checkbox"/> Premium Lite <input type="checkbox"/> Premium <input type="checkbox"/> Premium Deluxe <input type="checkbox"/> Line of Credit <input type="checkbox"/> Non-Conforming <input type="checkbox"/> Variable <input type="checkbox"/> Fixed for _____ years (not available for Non-Conforming) <input type="checkbox"/> Interest-Only for _____ years <input type="checkbox"/> Loan for personal use <input type="checkbox"/> Loan for investment purpose	Loan amount 2: \$ _____ <input type="checkbox"/> Premium <input type="checkbox"/> Premium Deluxe <input type="checkbox"/> Line of Credit <input type="checkbox"/> Non-Conforming <input type="checkbox"/> Variable <input type="checkbox"/> Fixed for _____ years (not available for Non-Conforming) <input type="checkbox"/> Interest-Only for _____ years <input type="checkbox"/> Loan for personal use <input type="checkbox"/> Loan for investment purpose
Loan amount 3: \$ _____ <input type="checkbox"/> Premium <input type="checkbox"/> Premium Deluxe <input type="checkbox"/> Line of Credit <input type="checkbox"/> Non-Conforming <input type="checkbox"/> Variable <input type="checkbox"/> Fixed for _____ years (not available for Non-Conforming) <input type="checkbox"/> Interest-Only for _____ years <input type="checkbox"/> Loan for personal use <input type="checkbox"/> Loan for investment purpose	Loan amount 4: \$ _____ <input type="checkbox"/> Premium <input type="checkbox"/> Premium Deluxe <input type="checkbox"/> Line of Credit <input type="checkbox"/> Non-Conforming <input type="checkbox"/> Variable <input type="checkbox"/> Fixed for _____ years (not available for Non-Conforming) <input type="checkbox"/> Interest-Only for _____ years <input type="checkbox"/> Loan for personal use <input type="checkbox"/> Loan for investment purpose

Property 1

Security offered – first mortgage over (describe improvements):					
Located at:				Postcode	
Condition:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Good	<input type="checkbox"/> Fair	<input type="checkbox"/> Needs repairs	<input type="checkbox"/> Age _____ years
Usage:	<input type="checkbox"/> Vacant	<input type="checkbox"/> Presently occupied by applicant	<input type="checkbox"/> To be occupied by applicant	<input type="checkbox"/> To be leased	<input type="checkbox"/> Leased for _____ years
Title details:	Volume _____	Folio _____	Lot _____		
	Plan _____	Title _____	Zoning _____		
Name in which security property will stand:					
Details of individual to be contacted for access to the property for valuation purposes:					
Name:	_____	Ph (W):	_____	Ph (H):	_____
Valuation fee:	_____	Payable to:	_____		

Property 2

Security offered – first mortgage over (describe improvements):					
Located at:				Postcode	
Condition:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Good	<input type="checkbox"/> Fair	<input type="checkbox"/> Needs repairs	<input type="checkbox"/> Age _____ years
Usage:	<input type="checkbox"/> Vacant	<input type="checkbox"/> Presently occupied by applicant	<input type="checkbox"/> To be occupied by applicant	<input type="checkbox"/> To be leased	<input type="checkbox"/> Leased for _____ years
Title details:	Volume _____	Folio _____	Lot _____		
	Plan _____	Title _____	Zoning _____		
Name in which security property will stand:					
Details of individual to be contacted for access to the property for valuation purposes:					
Name:	_____	Ph (W):	_____	Ph (H):	_____
Valuation fee:	_____	Payable to:	_____		

Property insurance

Name of company:	_____	Sum insured: \$	_____
Policy number:	_____	Expiry date:	_____

Bank account from which loan repayments will be made

Name of account:	_____	Account number:	_____
Bank:	_____	Branch address:	_____

Name of your solicitor

Address:	_____		
Name of person acting for you:	_____	Ph:	_____

Supporting documentation (to be provided with this application)

<input type="checkbox"/>	Confirmation of current employment and salary by way of payslips, PAYG payment summary and letter from employer.
<input type="checkbox"/>	If current employment under 2 years, confirmation of previous period of employment.
<input type="checkbox"/>	Copies of last two years tax returns and assessments if self employed.
<input type="checkbox"/>	Confirmation of funds available to make up purchase price.
<input type="checkbox"/>	Confirmation of existing debt on property being refinanced.

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 account, 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 loan and security documents. I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

Signature _____

Name of signatory _____

Date _____

Signature _____

Name of signatory _____

Date _____

Loan Purpose Checklist

**Extremely important notice to all applicant(s).
Each applicant must complete this section.**

It is possible that your proposed loan may be regulated by the Consumer Credit Code ("the Code"). The Code applies (inter alia) where:

- a. credit is provided under a contract;
- b. the applicant (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- c. the purpose for which credit is provided is wholly or predominantly of a personal, domestic, or household nature.

PART A

In order to determine whether or not the provisions of the Code will apply to this loan, the Lender requires you to provide the following information:		
1. Are any of the applicant(s) natural persons as described above?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Are any of the applicant(s) a corporation? If yes, do not complete Part B and Part C.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Are any of the applicant(s) a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

PART B

The purpose of this loan is:	Loan amount sought \$
1. To purchase a property for personal use.	\$
2. To purchase a property for investment purposes.	\$
3. To refinance a property for personal use.	\$
4. To refinance a property for investment purposes.	\$
5. To purchase vacant land for personal use.	\$
6. To purchase vacant land for investment purposes.	\$
7. To refinance vacant land for personal use.	\$
8. To refinance vacant land for investment purposes.	\$
9. To purchase vacant land and construct a property for personal use.*	\$
10. To purchase vacant land and construct a property for investment purposes.*	\$
11. To refinance vacant land and construct a property for personal use.*	\$
12. To refinance vacant land and construct a property for investment purposes.*	\$
13. To provide funds for a future personal use.	\$
14. To provide funds for a future business/investment purpose.	\$
TOTAL =	\$

*Not available for Non-Conforming

PART C

Are any of the applicant(s) likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic or household purposes, then you must also complete the Declaration of Purpose.

Important Notice: If you declare that the loan has a business or investment purpose, but the Lender's subsequent enquiries reveal that the loan is regulated under the Code, then the Lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the applicant(s).

Signature	Print applicant name	Date
Signature	Print applicant name	Date

Declaration of Purpose

(Section 11, Consumer Credit Code. Regulation 10, Consumer Credit Regulation)

TO:

WIN SECURITIES LIMITED

(Lender)

RE: Loan of \$ _____ expiring 15th of October 20 _____

Full applicant name (1)

Full applicant name (2)

I/We declare that the credit to be provided to me/us by the Lender 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.

I/We agree to provide declarations of purpose of the credit whenever required by the Lender.

Signature of person making declaration

Signature of person making declaration

Full name of person making declaration

Full name of person making declaration

/ /20
Date declaration signed

/ /20
Date declaration signed

100 Point Identification form

Identification check for all individual applicants and mortgagors and directors of corporate applicants and corporate mortgagors

To be completed by the mortgage broker/mortgage manager (Authorised Party) taking a Loan Application

Full name of applicant (surname first)

Account Number

Formerly known as (surname first)

Evidence of change of name sighted (e.g. marriage certificate)

Document type (please tick type used)	Point value	Name of issuing body	Date of issue	Place of issue	Expiry date	Document/Account number	Date of birth	Address
<input type="checkbox"/> * Birth certificate	70							
<input type="checkbox"/> * Current passport	70							
<input type="checkbox"/> * Expired passport (expired which has not been cancelled and which was current in the preceding two years)	70							
<input type="checkbox"/> Citizenship certificate	70							
<input type="checkbox"/> Drivers licence	40							
<input type="checkbox"/> Student photo ID card (issued by an Australian Tertiary Education Institution)	40							
<input type="checkbox"/> Pension concession card or Health care card	40							
<input type="checkbox"/> Name/address confirmed by current/previous employer (within last two years)	35							
<input type="checkbox"/> * Public utilities record	25							
<input type="checkbox"/> Medicare card	25							
<input type="checkbox"/> Financial Institution passbook, debit or credit card (one per institution only)	25							
<input type="checkbox"/> The individual has been known to the Authorised Party for a minimum of 12 months	40							
<input type="checkbox"/> Other	25							

* = Only 1 allowed

Date completed

Total points (Minimum 100 points)

Completed by Authorised Party (print name)

Signature of Authorised Party

100 Point Identification check must include at least one document with photo identification. Original documents MUST be sighted and a copy of the documents must accompany this form.

I am satisfied that the applicant who signs this is the person I identified using the form.

I confirm that the identification is true identification of

(Complete)

Signature of applicant

To be signed by the Mortgage Manager:

Authorised Party _____

We have complied with the requirements of the AML/CTF legislation

PRIVACY ACT 1988 CONSENT

I/We acknowledge that I/we have made an application for credit from WIN SECURITIES LIMITED. WIN SECURITIES LIMITED may use the personal information I/we provide for the purpose of providing credit and subject to the provisions of the Privacy Act, I/we may have access to personal information collected and held by WIN SECURITIES LIMITED, and the Lenders and Insurers noted in the Schedule. I/We may contact these companies for access to my/our personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

Authority to exchange information with other lenders

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise WIN SECURITIES LIMITED to give and obtain from lenders named in this credit application, and lenders that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that lenders are allowed to give or receive from each other under the Privacy Act 1988.

The Lender will or may seek lenders mortgage insurance from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

I/we note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with me/us. I/We do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by me/us from the Lender (whether sought by I/we alone or with others); or
- any mortgage and/or guarantee given or to be given by me/us (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Lender;

The Insurer will be collecting personal information about me/us.

The Lender and Insurer will be collecting any such personal information about me/us for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by me/us from the Lender;
- assessing the risk of me/us defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of me/us being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of my/our personal information to the Lender and Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the acknowledgment below, I/we agree and consent to the Lender and Insurer using and disclosing the personal information it collects about me/us for the purposes set out above (subject to any restrictions imposed on the Lender and Insurer by Privacy Act 1988):

The Lender and Insurer will usually or may disclose personal information of the kind it collects about me/us to:

- its related companies;
- re-insurers;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- government and other regulatory bodies;
- ratings agencies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- all parties involved in securitization; and
- other financial institutions and lenders.

In this Notice, a reference to WIN SECURITIES LIMITED, the Lender or the Insurer includes a reference to their respective successors and permitted assigns.

By signing the acknowledgment below, I/we agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Lender and Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Lender and Insurer does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgment below, I/we agree and consent to:

- the Lender and Insurer obtaining information about my/our commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;
- to the Lender and Insurer giving to and receiving from any lenders named in the application for finance, and any lenders named in a credit report issued by a credit reporting agency, information about my/our credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- to the Lender and Insurer obtaining a commercial and/or consumer credit report containing personal information about me/us from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.

SCHEDULE

1. In this Notice, the "Lender" means each and every one of the following organisations (whether acting individually or together):

Challenger Mortgage Management Pty Ltd (and associated entities) ABN: 72 087 271 109

Level 10, 101 Collins Street, Melbourne 3000 Telephone: 03 8616 1600

Challenger Non-Conforming Finance Pty Ltd (and associated entities) ABN: 32 107 725 486

Level 10, 101 Collins Street, Melbourne 3000 Telephone: 03 8616 1600

Perpetual Trustees Victoria Limited (and associated entities) ABN: 47 004 027 258

Level 28, 360 Collins Street, Melbourne VIC 3000 Telephone: 03 8628 0400

J.P. Morgan Trust Australia Limited (and associated entities) ABN: 49 050 294 052

Level 35, AAP Centre, 259 George Street, Sydney 2000 Telephone: 02 9250 4147

Win Securities Limited ABN: 47 007 346 223

43 Reid Street Wangaratta 3677 Telephone: 03 57215200

Macquarie Lease Pty Ltd ABN 38 002 674 982

Level 4 432 St Kilda Road Melbourne 3004 Telephone 03 9864 2800

2. In this Notice, the "Insurer" means each and every one of the following organisations (whether acting individually or together):

Genworth Financial Mortgage Insurance Pty Ltd ABN: 60 106 974 305

Level 23,259 George Street, Sydney 2000 Telephone: 02 8248 2500

PMI Mortgage Insurance Ltd ABN: 70 000 511 071

Level 23,50 Bridge Street, Sydney 2000 Telephone: 02 9231 7777

Vero Lenders Mortgage Insurance Limited ABN: 55 001 825 725

Level 5, 465 Victoria Avenue Chatswood 2065 Telephone: 02 9978 9000

SIGNATURE OF APPLICANT / GUARANTOR

I/we declare that I am/we are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit. I/we also confirm our agreement to the matters set out above:

SIGNATURE (1) _____ **PRINT NAME** _____ **DATE** _____

SIGNATURE (2) _____ **PRINT NAME** _____ **DATE** _____