

	APPLICANT 1	APPLICANT 2
Type of Applicant	<input type="checkbox"/> Individual <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Company	<input type="checkbox"/> Individual <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Company
IF Applicant is a Company, Corporate Trustee or Trust, please provide	Company/ Trust Name ABN	ACN
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Dr	<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Dr
Surname		Surname
First Name		First Name
Middle Name(s)		Middle Name(s)
Contact Details	(H) (W)	(H) (W)
	(M)	(M)
	(E)	(E)
Date of Birth		Date of Birth
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Widowed/ Divorced	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Widowed/ Divorced
Full Name of Spouse		
Total Dependents	Number: Age(s)	
Australian Permanent Resident	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Current Address	Street	Street
	Suburb	Suburb
	State Postcode	State Postcode <input type="checkbox"/> Same as Applicant 1
Time at Current Address	(yrs) (mths)	(yrs) (mths)
Current Residential Status	<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 (if less than 3 years at current address)	Street	Street
	Suburb	Suburb
	State Postcode	State Postcode <input type="checkbox"/> Same as Applicant 1
Time at Previous Address	(yrs) (mths)	(yrs) (mths)
Mailing address	Street	Street <input type="checkbox"/> Other <input type="checkbox"/> Same as Applicant 1
	Suburb State	Postcode <input type="checkbox"/> Same as Applicant 2
Employment Type	PAYG	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor <input type="checkbox"/> Commission
	Self Employed	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership
	Other	<input type="checkbox"/> Home Duties <input type="checkbox"/> Retiree Self-funded <input type="checkbox"/> Pension
Occupation		
Current Employer's Name		
Length of Employment	(yrs) (mths)	(yrs) (mths)
Employment Address	Street	Street
	Suburb	Suburb
	State Postcode	State Postcode
Please complete if employment is less than 3 years		(if employment is less than 3 years)
Previous Occupation		
Previous Employer's Name		
Length of Employment	(yrs) (mths)	(yrs) (mths)
ANNUAL INCOME		
Gross Base Income	\$	Gross Base Income \$
Non Taxable Income	\$	Non taxable income \$
Self Employed Net Profit	\$	Self Employed Net Profit \$
Overtime and Shift Allowances	\$	Overtime and Shift Allowances \$
Commisson and Bonuses	\$	Commisson and Bonuses \$
Family Tax & Pension Income	\$	Family Tax & Pension Income \$
Rental Income	\$	Rental Income \$
Other Income	\$	Other Income \$

LOAN PRODUCT

 Loan Product Low Rate Home Loan Line of Credit Home Loan Specialist Home Loan

 Loan Term: 30 yrs 25 yrs 20 yrs 15 yrs Other: yrs

 What is the main purpose of the proposed loan? Purchase Pre Approval Refinance Cash Out/ release equity Top-up (existing borrowers only)

 Are you a first home buyer? Yes No

 Debit Mastercard Yes No

LOAN PORTION DETAILS

 If you have one loan amount, just fill in the details in Portion 1.
 If your loan is to be divided into separate portions, use the table to provide details for each portion.

	Loan Amount	Variable Rate	Fixed Rate	Interest Rate	Principal & Interest	Interest only (max 10 years)	Line of Credit*	Offset**
Portion 1:	\$	<input type="checkbox"/>	<input type="checkbox"/> yrs	%	<input type="checkbox"/>	<input type="checkbox"/> yrs	<input type="checkbox"/>	<input type="checkbox"/>
Portion 2:	\$	<input type="checkbox"/>	<input type="checkbox"/> yrs	%	<input type="checkbox"/>	<input type="checkbox"/> yrs	<input type="checkbox"/>	<input type="checkbox"/>
Portion 3:	\$	<input type="checkbox"/>	<input type="checkbox"/> yrs	%	<input type="checkbox"/>	<input type="checkbox"/> yrs	<input type="checkbox"/>	<input type="checkbox"/>
Portion 4:	\$	<input type="checkbox"/>	<input type="checkbox"/> yrs	%	<input type="checkbox"/>	<input type="checkbox"/> yrs	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL:	\$							

* There can be only one line of credit portion per loan. **Offset Account can be linked to only one variable portion (not line of credit or fixed)

SECURITY PROPERTY (1)
Address:

Suburb State Postcode

(For pre-approval write TBA)

 Current Address of Applicant 1 Current Address of Applicant 2 Other Address

 Security Type: Owner Occupied Investment Vacant Land

Purchase price (purchase) or estimated value (refinance or pre-approval): \$

Weekly rental (investment property only) \$

Name(s) on title

Contact details for valuer to enter the property

Contact Name

Contact Number

SECURITY PROPERTY (2)
Address:

Suburb State Postcode

(For pre-approval write TBA)

 Current Address of Applicant 1 Current Address of Applicant 2 Other Address

 Security Type: Owner Occupied Investment Vacant Land

Purchase price (purchase) or estimated value (refinance or pre-approval): \$

Weekly rental (investment property only) \$

Name(s) on title

Contact details for the valuer to enter the property

Contact Name

Contact Number

SOLICITOR or CONVEYANCER (purchases only)

Business Name

Address

Telephone

Contact Name

Suburb

State

Postcode

Email

ASSETS, LIABILITIES & EXPENSES

Assets			Liabilities				
Details	Security	Value	Lender Name	Amount Owed	Monthly repayment	Credit Limit	Refinance (Tick if Yes)
Existing Property (Owner Occupied)	<input type="checkbox"/>	\$	Existing Mortgage (owner occ.)	\$	\$	\$	<input type="checkbox"/>
Other Property (1)	<input type="checkbox"/>	\$	Existing Mortgage	\$	\$	\$	<input type="checkbox"/>
Other Property (2)	<input type="checkbox"/>	\$	Existing Mortgage	\$	\$	\$	<input type="checkbox"/>
Other Property (3)	<input type="checkbox"/>	\$	Personal/Car Loan (1)	\$	\$	\$	<input type="checkbox"/>
Vacant Land	<input type="checkbox"/>	\$	Personal/Car Loan (2)	\$	\$	\$	<input type="checkbox"/>
Motor Vehicle (1)		\$	Lease/Hire Purchase	\$	\$	\$	<input type="checkbox"/>
Motor Vehicle (2)		\$	Credit Card (1)	\$	\$	\$	<input type="checkbox"/>
Home Contents		\$	Credit Card (2)	\$	\$	\$	<input type="checkbox"/>
Savings		\$	Credit Card (3)	\$	\$	\$	<input type="checkbox"/>
Superannuation		\$	Tax	\$	\$	N/A	<input type="checkbox"/>
Other (1)		\$	Other (1):	\$	\$	N/A	<input type="checkbox"/>
Other (2)		\$	Other (2):	\$	\$	N/A	<input type="checkbox"/>
Other (3)		\$	Other (3):	\$	\$	N/A	<input type="checkbox"/>
TOTAL		\$	TOTAL OWED	\$	\$		

Expenses

Expense Type	Monthly Repayment/Expenses
Basic Living Expenses*	\$
Additional Living Expenses	
Insurance	\$
Body Corporate Rates	\$
Mobile Phone/Internet/Pay TV	\$
Private Health/Medical	\$
Life Insurance	\$
Non Government Education	\$
Subscriptions	\$
TOTAL	\$
TOTAL ADDITIONAL EXPENSES	\$

*Basic Living Expenses include: groceries/food, clothing, council rates, electricity, gas, water, home telephone, government education, single motor vehicle expenses, travel (train/bus), entertainment, etc.

DECLARATION & PRIVACY CONSENT

DECLARATION

I/We hereby declare the following:

	True	Not True
• I/We understand the terms, conditions and instructions in this finance application.	<input type="checkbox"/>	<input type="checkbox"/>
• All the information provided as part of my finance application is correct and not misleading in any way.	<input type="checkbox"/>	<input type="checkbox"/>
• I/We have never been declared bankrupt.	<input type="checkbox"/>	<input type="checkbox"/>
• There is no unsatisfied judgment against me/us.	<input type="checkbox"/>	<input type="checkbox"/>
• No part of the deposit or purchase price has been obtained through borrowings not disclosed in this document.	<input type="checkbox"/>	<input type="checkbox"/>
• I/We are at least 18 years old.	<input type="checkbox"/>	<input type="checkbox"/>
• I/We understand and agree that any valuation obtained is for use by the lender, and that I/we must make my/our own enquiries in relation to the value and suitability of the property.	<input type="checkbox"/>	<input type="checkbox"/>
• I/We are comfortable with my/our ability to make repayment under the proposed loan without difficulty.	<input type="checkbox"/>	<input type="checkbox"/>
• I/We are not aware of any foreseeable significant changes to my/our circumstances that will lead to changes in my/our ability to make repayments. If so, please provide details:	<input type="checkbox"/>	<input type="checkbox"/>

PRIVACY STATEMENT and ACKNOWLEDGEMENT

ACKNOWLEDGEMENT AND AUTHORITY TO GIVE AND RECEIVE PERSONAL INFORMATION (PRIVACY ACT 1988)

By signing this document you consent to us (Resimac Limited ACN 002 997 935, Australian Credit Licence 247283, Perpetual Trustee Company Limited ACN 000 001 007, the originator listed below and some other entities) collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.resimac.com.au. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.

We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you. We may disclose your personal and credit information to overseas entities that provide support functions to us including entities in New Zealand.

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy and credit reporting policy can be obtained at www.resimac.com.au or by contacting us

on (02) 9248 0300. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information: We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers: We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors: We and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information: We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer identification: We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

Lenders Mortgage Insurers (LMIs): We may exchange personal and credit information with the LMIs listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with which we can exchange information.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

- Genworth Financial Mortgage Insurance Pty Ltd who can be contacted and a copy of the privacy and credit reporting policy obtained on 1300 655 422 or genworth.com.au; and
- QBE Lenders Mortgage Insurance Limited who can be contacted and a copy of their privacy and credit reporting policy obtained on 1300 367 764 or qbelmi.com

The privacy and credit reporting policies of the LMIs contain information about how you may access the personal information and credit information the LMI holds about you, seek correction of that information, and how you may complain about a breach of your privacy. The LMIs may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada, the United Kingdom and the Philippines.

We may exchange your personal and credit information with the following credit reporting bodies: Veda Advantage Ltd : veda.com.au • Dun & Bradstreet (Australia) Pty Ltd: dnb.com.au • Experian: experian.com.au

ORIGINATOR DETAILS:

State Custodians Mortgage Company ACL 390850. State Custodians can be contacted and a copy of their privacy policy can be obtained on 13 72 62 or statecustodians.com.au.

I/We consent to the use of personal and other information as set out above,

SIGNATURE (Applicant 1)

Print Name

Date

SIGNATURE (Applicant 2)

Print Name

Date

IDENTIFICATION DETAILS

An important step in the loan application process is the verification of your identity. So we can conduct an electronic identification check please supply the following information.

	APPLICANT 1	APPLICANT 2
Surname		Surname
First Name		First Name
Middle Name(s)		Middle Name(s)
Date of Birth	(dd/mm/yyyy)	(dd/mm/yyyy)
Drivers Licence		
Full name as shown on Licence (if different from above)		
Driver's Licence Number	Expiry	Expiry
	State of issue	State of issue
RTA Driver's Licence Card Number (NSW Only)	NSW only	NSW only
Address as shown on Licence (for Victoria only)	VIC only	VIC only
Medicare		
Full name as shown on Medicare Card (if different from above)		
Medicare Card Number		Medicare No.
Individual Reference Number on card (position on card)		Reference No.
Expiry Date		Expiry
Australian Passport (If available)		
Full name as shown on Passport (if different from above)		Passport name
Passport Number		Passport No.
Expiry Date		Expiry
Place of Birth		Place of Birth
Family Name at Birth		Family Name at Birth
Country of Birth		Country of Birth

PLEASE NOTE: In the event that an electronic identification check is incomplete or unavailable, additional certified documentation will be requested from you (eg: marriage certificate, birth certificate).

CHECKLIST

- Declaration & Privacy Consent**, signed on page 4
- Completed Application**, signed on page 5
- Identification Details**, page 6
- Supporting Documents** (as set out below)

SUPPORTING DOCUMENTS

PAYG income	Self-employed / Trust income
<input type="checkbox"/> Two most recent payslips (within the last month) showing your name, employer details (name and ABN), payment date, pay period, gross or net income and year to date pay AND <input type="checkbox"/> Last year's Payment Summary , previously known as a group certificate	<input type="checkbox"/> Individual Tax Returns for past two years and accompanying ATO Notices of Assessment AND if applicable: <input type="checkbox"/> Company/Trust Tax Returns and financial statements for the past two years for all related entities
Rental income	Government Payments / Pensions
<input type="checkbox"/> Rental Statement from your managing agent no older than 1 month, OR <input type="checkbox"/> Signed lease and 3 months' bank statements showing your name and the rent received	<input type="checkbox"/> Centrelink Income Statement no older than 1 month, confirming government assistance for example, Family Tax Benefit Part A/B or pension
Refinancing	Purchase and pre-approval
<input type="checkbox"/> Home loan statements that show your name and account details for the last six months. The latest date should be no older than 1 month. An internet transaction history can be supplied from the last statement date <input type="checkbox"/> Credit card statements for the last three months for those being refinanced, with the latest date no older than 1 month <input type="checkbox"/> Latest council rates notice for the property being refinanced	<input type="checkbox"/> Savings statement for the last 3 months showing your name and account details (no older than 1 month) <input type="checkbox"/> Gifted funds , we will need a Statutory Declaration with: <ul style="list-style-type: none"> • <i>Your full name</i> • <i>The full name of the person providing the funds, the amount, and their relationship to you</i> • <i>Confirmation of the terms of the gifted funds eg: non-repayable gift or payment terms if repayable</i> <input type="checkbox"/> Contract of Sale , front page/pages, signed or unsigned, showing the purchase price, purchaser details, any finance date and the settlement date <input type="checkbox"/> Deposit receipts for any funds already paid

Please note, depending on your circumstances, other documents may also be requested

HOW TO SUBMIT YOUR APPLICATION

Once you have collected all your documents forward these to us by:



Email apply@statecustodians.com.au



FAX 1300 654 058

If you have any questions, please contact us on 13 72 62