

LOAN APPLICATION

SELF-EMPLOYED DECLARATION OF FINANCIAL POSITION

Acknowledgement of Reliance of Information provided by Borrower

TO: Better Choice Home Loans Pty Ltd (ABN 79 095 728 868) (Mortgage Manager), **Adelaide Bank a division of Bendigo & Adelaide Bank** (ABN 11 068 049 178) (Credit Provider / Lender), **Advantage Financial Services** (ABN 36 130 012 930) (Credit Provider / Lender), **AFSH Nominees Pty Limited** (Credit Provider / Lender), **Perpetual Trustees Victoria Ltd** (Credit Provider / Lender), **ING Bank (Australia) Limited** (ABN 24 000 893 292) (Credit Provider / Lender), **La Trobe Financial Asset Management Limited** (ABN 30 06 479 57), **MKM Capital Pty Ltd** (ABN 73 111 776 464) (Credit Provider / Lender), **Origin Mortgage Management Service Pty Ltd** (ACN 601 349 071) on behalf of Columbus Capital Pty Ltd (ACN 119 531 252) (Credit Provider / Lender), **Pepper Group Limited (and its affiliates)** (ABN 55 094 317 665) (Credit Provider), **Permanent Custodians Limited** (ABN 55 001 426 384), **Permanent Mortgages Limited** (ACN 097 176 362), **Perpetual Corporate Trust Limited** (ACN 000 341 533), **Perpetual Trustee Company Limited** (ABN 42 000 001 007) (Credit Provider / Lender), **RedZed Lending Solutions** (ABN 31 123 588 527) (Credit Provider / Lender), **Resimac Limited** (ABN 67 002 997 935) (Credit Provider / Lender), **Sandhurst Trustee Limited** (ABN 16 004 030 737).

1. LOAN DETAILS

Loan Amount Applied for \$ Maturity Date Term
Interest Rate % Monthly Repayment (est) \$

2. BORROWER DETAILS - The Lender recommends that all applicants seek independent legal and financial advice prior to obtaining a loan.

Applicant (1)	Applicant (2) or Guarantor (1)	Applicant (3) or Guarantor (2)
First Names (In full) <input type="text"/>	<input type="text"/>	<input type="text"/>
Surnames or Company Name <input type="text"/>	<input type="text"/>	<input type="text"/>
Employment Status <input type="checkbox"/> Self-Employed <input type="checkbox"/> Individual <input type="checkbox"/> Company Applicant	<input type="checkbox"/> Self-Employed <input type="checkbox"/> Individual <input type="checkbox"/> Company Applicant	<input type="checkbox"/> Self-Employed <input type="checkbox"/> Individual <input type="checkbox"/> Company Applicant
ABN (if Self-Employed or a Company) ABN/ACN: <input type="text"/>	ABN/ACN: <input type="text"/>	ABN/ACN: <input type="text"/>
Date Registered: <input type="text"/>	Date Registered: <input type="text"/>	Date Registered: <input type="text"/>
GST Registered: <input type="checkbox"/> Yes <input type="checkbox"/> No	GST Registered: <input type="checkbox"/> Yes <input type="checkbox"/> No	GST Registered: <input type="checkbox"/> Yes <input type="checkbox"/> No
Occupation <input type="text"/>	<input type="text"/>	<input type="text"/>
Industry <input type="text"/>	<input type="text"/>	<input type="text"/>

Provide a detailed explanation of the nature of business and how the declared income is derived.
(e.g. I own and operate a plumbing business with 6 employees. The majority of work is sourced via agreements with local real estate agents, online advertising and word of mouth).

3. DECLARATION OF FINANCIAL POSITION

I/We certify warrant and represent to you that:

(a) I am/we are aware of my/our financial obligations under our proposed loan with the Credit Provider;

(b) I/we have fully disclosed to you all details of our income and expenditure;

(c) I am/we are satisfied that our obligations to you will not adversely impact on our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due;

(d) I/we confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial financial hardship and;

(e) I/we have requested the credit provider to assess this facility without the documentary evidence of my/our income than for a Prime loan.

(f) I/we confirm that the credit provider has relied upon information contained in the loan application, including the information below which was provided by me/us in or with my/our loan application in order for the credit provider to assess my/our ability to make loan repayments and approve my/our loan application.

(g) I/we confirm that neither the credit provider or the Mortgage Manager have independently verified the information provided by me/us in or with the loan application.

(h) I/we declare that the information provided in or with my/our Loan application is true and correct.

(i) I/we have reviewed this document and confirm its accuracy, including any parts of this document that are not completed in my/our handwriting.

(j) I/we acknowledge that the Bank recommends that I/we obtain independent legal and financial advice prior to entering into the loan contract.

(k) I/we specifically request the Credit Provider to consider my/our loan application while requiring me/us to provide significantly less evidence of my/our income, outgoings, assets and liabilities than for a Prime loan;

(l) I/we acknowledge that the Credit Provider and any lender's mortgage insurer have relied upon the information contained in the application for credit ("application") and within this Declaration of Financial Status in assessing whether to approve the application;

(m) There are no other significant issues relevant to the application that should be brought to the attention of the Credit Provider not already contained in this document or the Loan Application.

WARNING:

The Credit Provider may rely on the information you provide in this Declaration of Financial Status when assessing whether it is appropriate to make this loan to you. Consider obtaining legal and financial advice to ensure you can afford to repay the loan. There may be cheaper loans available to you if you provide this information.

LOAN APPLICATION

SELF-EMPLOYED DECLARATION OF FINANCIAL POSITION Continued

I/we acknowledge that you are relying on this statement in considering whether or not to approve my/our loan application. Statements of Assets and Liabilities for each Borrower as at

Are the documents provided to verify income representative of a full year's trading? Yes No
(i.e. Business Account Bank Statements or BAS statements)

	Applicant (1)	Applicant (2) or Guarantor (1)	Applicant (3) or Guarantor (2)
Gross Income (PAYG) p.a.*	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
OR Self Employed Annual Net Income from business (income left after all expenses prior to tax)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
+ Current rent received	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
+ Other <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
TOTAL	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Total Assets	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Total Liabilities	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Net Assets	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Signatures of all applicants:	_____	_____	_____
Date Declaration signed:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signatures of all witnesses:	_____	_____	_____
Date Declaration witnessed:	<input type="text"/>	<input type="text"/>	<input type="text"/>

SIGNING AN INCORRECT, MISLEADING OR BLANK DECLARATION MAY CONSTITUTE AN OFFENCE

- The declarant/s is/are required to sign any/all alterations made on this form.
- ** Supplementary Income Source in the form of Parenting Allowance for dependents under the age of 13 is acceptable provided you have a primary income type of PAYG or Self Employed.
- If you present documentation (which is satisfactory to the Lender) at a later stage in order to verify income, it will be compared with the gross/net income that has been declared (above). This comparison will be used by the Lender in assessing whether you are eligible for conversion to a fully verified home loan. Any rate change will be at the Lender's discretion and subject to the facility being conducted within the loan Terms and Conditions.