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# APPLICATION FOR MORTGAGE LOAN

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**VICTORIAN MORTGAGE  
MANAGEMENT GROUP PTY LTD**

ACN 082 905 726

Co-operation House, 4th Floor, 377 Little Lonsdale Street, Melbourne 3000  
Telephone: 9642 0355 • Facsimile: 9600 1723

# Loan Application

## Loan Details

Loan in Name/s of:			
Loan Purpose:		Settlement Date:	/ /
		Interest Rate:	% per annum
Amount Required:	\$		Fixed / Variable
		Term:	years

## Corporate Details (if applicable)

Registered Name:				Mortgagor / Debtor / Guarantor / Director
Registered Address:			Postcode:	
Phone Number:		Name of Trust (if applicable):		
Date of Registration:		ABN:		

## Personal Particulars

### Mortgagor / Debtor / Guarantor / Director

Title / Surname:	Mr / Mrs / Miss / Ms	
Given Names:		
Postal Address:		
	Postcode:	
Residential Address:		
	Postcode:	
Term at Current Residence:		
Living Arrangements:	Board / Rent / Own / Buying Home / Live with parents	
Previous Residential Address:		
(if less than 5 years)	Postcode:	
Telephone (Business / Private):	W:	H:
Drivers Licence No / Exp date:		/ /
Date of Birth:	/	/
Do you share income & expenses with any other person?:	Yes / No	
Dependants & Age:	No:	Age:
Name & Address (of closest relative not residing with you):		
	Postcode:	
Telephone No. of this relative:		
Permanent Australian Resident:	Yes / No	

### Mortgagor / Debtor / Guarantor / Director

Title / Surname:	Mr / Mrs / Miss / Ms	
Given Names:		
Postal Address:		
	Postcode:	
Residential Address:		
	Postcode:	
Term at Current Residence:		
Living Arrangements:	Board / Rent / Own / Buying Home / Live with parents	
Previous Residential Address:		
(if less than 5 years)	Postcode:	
Telephone (Business / Private):	W:	H:
Drivers Licence No / Exp date:		/ /
Date of Birth:	/	/
Do you share income & expenses with any other person?:	Yes / No	
Dependants & Age:	No:	Age:
Name & Address (of closest relative not residing with you):		
	Postcode:	
Telephone No. of this relative:		
Permanent Australian Resident:	Yes / No	

## Employment Details

Occupation & Industry:

Yes / No
Postcode:
/ /

Self Employed / Subcontractor:

Yes / No
Postcode:
/ /

Employer (Business Name if Self-Employed):

Employer Address (Business

Address if Self-Employed):

Employed Since/No. jobs in past 5 years:

**If employed less than 3 years at above:**

Previous Occupation:

Previous Employer:

Previous Employer Address:

Years/Months employed by previous Employer:

Postcode:
/ /

Postcode:
/ /

## Income Details

**Type of Income**

**Gross Monthly Amount**

Taxable:

\$

Non-taxable:

\$

Rental (existing):

\$

Rental (new):

\$

**Total:**

\$

**Type of Income**

**Gross Monthly Amount**

Taxable

\$

Non-taxable:

\$

Rental (existing):

\$

Rental (new):

\$

**Total:**

\$

## Statement of Assets & Liabilities

**PLEASE NOTE: Every section of this statement must be completed, if section is not applicable, write NIL (use a separate sheet if necessary)**

Asset Details	\$ Value	Liability Details	Monthly Payment	Amount Owing
House .....	\$	Mortgage .....	\$	\$
.....	\$	.....	\$	\$
Other Property .....	\$	.....	\$	\$
.....	\$	Personal Loan .....	\$	\$
Car .....	\$	Family Loan .....	\$	\$
Household Effects .....	\$	Guarantor for Loan .....	\$	\$
Personal Effects .....	\$	Credit Card / Line .....	\$	\$
Investments / Savings .....	\$	(Bank name & Credit limits) .....	\$	\$
.....	\$	.....	\$	\$
.....	\$	Hire Purchase .....	\$	\$
.....	\$	Lease .....	\$	\$
Superannuation / Insurance .....	\$	Overdraft .....	\$	\$
Deposit Already Paid .....	\$	Rent .....	\$	\$
Other .....	\$	Taxation Liability .....	\$	\$
.....	\$	Other .....	\$	\$
.....	\$	.....	\$	\$
<b>Total Assets</b>	<b>\$</b>	<b>Total Monthly Payments &amp; Liabilities</b>	<b>\$</b>	<b>\$</b>

Net Worth (Assets less Liabilities): \$

## Contacts

	Solicitor	Accountant
Name:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Address:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	Postcode:	Postcode:
Contact Telephone:	<input style="width: 45%;" type="text"/> ( <input style="width: 5%;" type="text"/> )	<input style="width: 45%;" type="text"/> ( <input style="width: 5%;" type="text"/> )
	Access Details for Valuation	Bank
Name:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Address:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	Postcode:	Postcode:
Contact Telephone:	<input style="width: 45%;" type="text"/> ( <input style="width: 5%;" type="text"/> )	Acc No: <input style="width: 45%;" type="text"/> ( <input style="width: 5%;" type="text"/> )

## Security / Property Details

	Property 1	Property 2
Address:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	Postcode:	Postcode:
Tenant (if let):	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Lease Length / Rent:	<input style="width: 45%;" type="text"/> \$ <input style="width: 5%;" type="text"/> p.a.	<input style="width: 45%;" type="text"/> \$ <input style="width: 5%;" type="text"/> p.a.
Val/Purchase Price:	\$ <input style="width: 45%;" type="text"/> \$ <input style="width: 5%;" type="text"/>	\$ <input style="width: 45%;" type="text"/> \$ <input style="width: 5%;" type="text"/>
Title Details:	Vol: <input style="width: 25%;" type="text"/> Folio: <input style="width: 25%;" type="text"/>	Vol: <input style="width: 25%;" type="text"/> Folio: <input style="width: 25%;" type="text"/>
	P/Sub: <input style="width: 25%;" type="text"/> Lot: <input style="width: 25%;" type="text"/>	P/Sub: <input style="width: 25%;" type="text"/> Lot: <input style="width: 25%;" type="text"/>

**All applicants to complete**

## Declaration Details

Have you ever been declared bankrupt, assigned your estate to creditors or had any court judgements against you?

Yes / No (if yes, provide details)

I / We apply for the advance amount specified on this application and offer the security described herein, over which I / we undertake to execute a Mortgage in the form adopted by the Mortgagee. I / We undertake to pay the prescribed fee for each progress inspection of the building (if applicable) by your Valuer and agree that you may retain any plans and specifications supplied with this application. It is understood that the Valuer's report will remain in your possession and that it will be made on behalf of the Mortgagee for the purpose of considering the application for finance. It is further understood that the Report is one of value of the property and will not necessarily report on any structural defects and if such information is required I / we will make independent inquiry. I / We hereby solemnly declare and affirm that statements and answers to questions made in this application are true and correct in every particular. I / We acknowledge that this agreement and Privacy Disclosure, shall continue to have effect for the duration of the loan contract, should my / our application be approved.

### Important

- \* All questions must be answered.
- \* If there is insufficient space on this application form, please attach separate sheet(s).
- \* If any false information or statement is made in this application, the applicant(s) may be subject to a penalty of imprisonment and/or fine, or a requirement to repay the loan immediately on demand.

Applicant(s) Signature(s):

Taken and declared at	this	day of	20
before me (witness) Signature:	Full name of witness		
Address of Witness:			

**Office Use Only**

## General Comments / Recommendations


Recommended by:  Telephone:  Date:  /  /

## Protecting Your Privacy

We collect your personal information to assess your application and if your application is successful, to provide you with the financial products you have requested. To do that, if your application is successful, we may disclose your personal information to organisations that carry out functions on the Group's behalf ("service providers") such as mailing houses or other service providers (including introducers, valuers, lawyers, your bankers, conveyancers and collection agents), government agencies which administer land titles, mortgage insurers, insurers, other credit providers, credit reporting agencies and advisers acting for us. We may also disclose your information to organisations (such as ratings agencies, administrators and trustees) for the purpose of assessing the risk in purchasing and effecting the purchase of that credit by way of securitisation arrangement. If any part of that information is not provided, we may not be able to assess your application. If you do not want to receive information about other products offered by us, call us on 9642 0355. In most cases, you can gain access to your personal information.

- To:
1. VICTORIAN MORTGAGE MANAGEMENT GROUP P/L – ACN 082 905 726
  2. CSN MORTGAGES LTD – ABN 18 091 701 129
  3. CLIENT SERVICES NATIONAL P/L – ABN 97 088 412 506
  4. The mortgage originator under the Program who processes the loan application
- } "The Parties"

### Agreement that the Parties may seek Commercial Credit Information

If the Parties consider it relevant to assessing my/our application for personal credit, I/we agree to the Parties obtaining a report about my/our credit worthiness from a business which provides information about the commercial credit worthiness of persons.

### Guarantor's Agreement

I/We agree that the Parties may seek from a credit reporting agency, a credit report containing personal information about me/us to assess whether to accept me/us as a guarantor for credit applied for, or provided to, the borrower (named above). I/We agree that if the Parties approve the borrower's application for credit, this agreement remains in force until the credit facility, covered by the borrower's application, ceases.

### Agreement to the Parties disclosing information to persons involved in Mortgage Securitisation Arrangements

I/We agree that the Parties may disclose information about my/our personal credit worthiness to persons involved in funding mortgage credit for the purposes of enabling those persons so involved to perform tasks necessary in the funding of mortgage credit.

### Agreement to a Mortgage Insurer seeking a Credit Report from a Credit Reporting Agency

I/We agree that the Mortgage Insurer may obtain my/our credit report from a credit reporting agency to assess the provision of mortgage insurance to the Parties, in relation to my/our application for mortgage credit with the Parties.

### Agreement that the Parties may use a Credit Report about me for collecting overdue payments

If the Parties consider it relevant to collecting overdue payments in respect of commercial credit provided to me/us, I/we agree to the Parties receiving from a credit reporting agency a credit report containing personal information about me/us in relation to collecting overdue payments.

### Notice of Disclosure of your Credit Information to a Credit Reporting Agency

Under the Privacy Act, the Parties are allowed to give a credit reporting agency personal information about your credit application. The information which may be given to an agency is covered by the Act and includes:

- \* Identity particulars (as permitted by the Privacy Commissioner's determination issued under the Act);
- \* The fact that you have applied for credit and the amount;
- \* The fact that the Parties are a current credit provider;
- \* Payments which become overdue more than 60 days, and for which collection action has commenced;
- \* Advice that payments are no longer overdue;
- \* Cheques drawn by you for an amount not less than \$100 which have been dishonoured more than once;
- \* In specified circumstances, that in the opinion of the Parties you have committed a serious credit infringement;
- \* That credit provided to you by the Parties has been paid or otherwise discharged.

### Agreement to the Parties seeking from or giving to other Credit Providers details about my/our credit worthiness

I/We agree that the Parties may give to and seek from any credit providers named in this credit application and any credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

I/We understand the information may be used for the following purposes:

- \* To assess an application by me/us for credit;
- \* To notify other credit providers of a default by me/us;
- \* To exchange information with other credit providers as to the status of this loan where I am in default with other credit providers;
- \* To assess my/our credit worthiness.

Full Name:

Signature of Applicant/Guarantor:

1.		/ /
2.		/ /

All applicants  
to complete  
(if applicable)

## Business / Investment Purpose Declaration

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 (of 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.

Debtors signature(s):

Name of Declarant(s):

Signed \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_

All applicants  
to complete  
(if applicable)

## Nomination to Receive Notices

I/We nominate ..... to receive Notices and other documents under the Consumer  
(full name of person nominated)

Credit Code on behalf of me/all of us.

Debtors Signature(s):

I/We nominate ..... to receive Notices and other documents under the Consumer  
(full name of person nominated)

Credit Code on behalf of me/all of us.

Mortgagors Signature(s):

I/We nominate ..... to receive Notices and other documents under the Consumer  
(full name of person nominated)

Credit Code on behalf of me/all of us.

Guarantors Signature(s):

### IMPORTANT

- \* Each joint debtor/mortgagor/guarantor is entitled to receive a copy of any notice or other document under the Code. By signing this form you are giving up the right to be provided with information direct from the credit provider. It will go to the nominated person on behalf of both or all of you instead.
- \* Any person who has signed this form can advise the credit provider at any time in writing that they wish to cancel their nomination.