



**NATIONWIDE
MORTGAGE**
CORPORATION PTY LTD

ABN 48 081 197 248
Right from the start

MORTGAGE LOAN APPLICATION

Borrowers Name(s): _____

Loan Details:

- | | |
|---|--|
| <input type="checkbox"/> New Purchase | <input type="checkbox"/> Refinance |
| <input type="checkbox"/> Owner Occupied | <input type="checkbox"/> Investment |
| <input type="checkbox"/> P.A.Y.G. | <input type="checkbox"/> Self-Employed |

Required Settlement Date: _____ / _____ / _____

Notes:



Following are Attached to Support This Application

- | | |
|---|--|
| <input type="checkbox"/> Fully Completed Application & Privacy Consent | <input type="checkbox"/> Copy of Council Notice (if refinance) |
| <input type="checkbox"/> Copy of Passport, Drivers Licence + Other ID (100 point) | <input type="checkbox"/> Most Recent 6 Months Loan Statements (if refinance) |
| <input type="checkbox"/> 2yrs Group Cert or Employment Letter + 2 Pay slips | <input type="checkbox"/> Evidence of Rental Income |
| <input type="checkbox"/> 2 years Full Financials (Self employed) | <input type="checkbox"/> Copy Contract for Sale or Tender for construction |
| <input type="checkbox"/> 6 months Savings Statement (Purchase) | <input type="checkbox"/> |

Office Use Only:

Introducer: _____	Phone: _____
Source (Circle): <u>Radio / Magazine / Newspaper / TV / Web / Other</u>	Date Received: _____
Publication: _____	Nat Number: _____

Level 4, 507 Kent Street Sydney NSW 2000
Locked Bag Q2200, QVB, NSW 1230

Telephone: (02) 9265 1700 Facsimile: (02) 9265 1777 Email: info@nationwidemortgage.com.au

APPLICATION FOR MORTGAGE LOAN

BUSINESS DETAILS (Applicants Must Provide The Last Two Years' Business And Personal Tax Returns)

Borrower Guarantor Sole Partnership Company Trust ABN: _____

Company Name / Trading Name / Trust Name: _____ Income: _____

Address: _____ Years In Business: _____

Accountant: _____ Phone: _____ Fax: _____

APPLICANT 1 PERSONAL DETAILS

Borrower Guarantor

Title Mr Mrs Miss Ms Dr Other _____

Surname _____

Given Names _____ Marital Status _____

Date Of Birth / / Drivers Licence No _____ Number Of Dependants _____

Address _____

Suburb _____ State _____ Post Code _____ Yrs _____ Mths _____

Home Phone _____ Work Phone _____

Mobile _____ Email _____

Own Home Buying Renting \$ _____ per week Living with Parents

Previous Address (If At Current Address Less Than 2 Yrs) _____

State _____ Post Code _____ Yrs _____ Mths _____

APPLICANT 2 PERSONAL DETAILS

Borrower Guarantor

Title Mr Mrs Miss Ms Dr Other _____

Surname _____

Given Names _____ Marital Status _____

Date Of Birth / / Drivers Licence No _____ Number Of Dependants _____

Address _____

Suburb _____ State _____ Post Code _____ Yrs _____ Mths _____

Home Phone _____ Work Phone _____

Mobile _____ Email _____

Own Home Buying Renting \$ _____ per week Living with Parents

Previous Address (If At Current Address Less Than 2 Yrs) _____

State _____ Post Code _____ Yrs _____ Mths _____

EMPLOYMENT AND INCOME DETAILS

Position _____

Employer _____

Self-Employed ABN: _____

Employers Address _____

Period Of Employment Yrs _____ Mths _____

Annual Salary (Before Tax) \$ _____

Previous Position (If Less Than Two Yrs In Current Position) _____

Previous Employer _____ Period Yrs _____ Mths _____

Previous Employers Address _____

Other Income _____

Position _____

Employer _____

Self-Employed ABN: _____

Employers Address _____

Period Of Employment Yrs _____ Mths _____

Annual Salary (Before Tax) \$ _____

Previous Position (If Less Than Two Yrs In Current Position) _____

Previous Employer _____ Period Yrs _____ Mths _____

Previous Employers Address _____

Other Income _____

SOLICITOR DETAILS

Solicitor Firm/Company: _____ Contact Person: _____

Address: _____ DX: _____

Telephone: _____ Fax: _____ Email: _____

METHOD OF PAYMENT OF APPLICABLE FEES

A minimum payment of \$220.00 is payable, subject to valuation cost.

Cheque Payable To: **Nationwide Mortgage Corporation Pty Ltd**

Credit Card Expiry Date / / Credit Card No _____ Bankcard Visa Mastercard

/

Name of Cardholder Signature

NB: A minimum Funders Legal Fee of \$440.00 plus disbursements is payable at settlement and is subject to change depending on loan details.

1 ST SECURITY PROPERTY OFFERED	2 ND SECURITY PROPERTY OFFERED
Currently Owned <input type="checkbox"/> To Be Purchased <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Zoning: Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Rural <input type="checkbox"/> Property Address: <hr/> Suburb: _____ State: _____ Post Code: _____ <hr/> EXACT Names To Be on Title: _____ <hr/> Estimated Market Value \$ _____ OR Purchase Price \$ _____ <hr/> Contact Name For Property Access _____ <hr/> Contact Phone No _____	Currently Owned <input type="checkbox"/> To Be Purchased <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Zoning: Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Rural <input type="checkbox"/> Property Address: <hr/> Suburb: _____ State: _____ Post Code: _____ <hr/> EXACT Names To Be on Title: _____ <hr/> Estimated Market Value \$ _____ OR Purchase Price \$ _____ <hr/> Contact Name For Property Access _____ <hr/> Contact Phone No _____

Statement Of Assets			Statement Of Liabilities			
	Monthly Rental Income	Value	Note : * <input checked="" type="checkbox"/> Tick box if loans are to be repaid by this advance.	* <input checked="" type="checkbox"/>	Monthly Payments	Total Owing
Existing Property – Home	\$	\$	Existing Mortgage		\$	\$
2 nd Property	\$	\$	Existing Mortgage		\$	\$
3 rd Property	\$	\$	Existing Mortgage		\$	\$
4 th Property / Vacant Land	\$	\$	Existing Mortgage		\$	\$
Cars and Boats	\$	\$	Lease/Hire Purchase		\$	\$
Furniture Etc	\$	\$	Other Hire Purchase		\$	\$
Other	\$	\$	Personal Loans - Bank, Credit Union, Building Society Etc		\$	\$
Savings Banks/ Building Society Credit Union/Other		\$ \$ \$	Credit Cards - Limit \$ - Limit \$		\$ \$ \$	\$ \$ \$
Deposit Paid		\$	Other Liabilities		\$	\$
Shares/Superannuation		\$	Overdraft (Give Details) Limit \$			\$
Total		\$	Total			\$

APPLICANT DECLARATION

I/we hereby agree to the following conditions:

The Lender will engage a valuer to report on the proposed property. The fee for which is not refundable once the valuation has been made. Such reports remain the property of the Lender. Neither the Lender nor the valuer/inspector shall be under any legal obligation or liability to me/us for any matter **disclosed or not disclosed** in such reports. If this application is approved, I/we agree to pay all charges required by the Lender and I/we have understood the instructions given on this application form. I/we shall indemnify Nationwide Mortgage Corporation any incurred cost associated with this application, such as valuation/s and legal document/s fees, should I/we decide not to proceed with the loan. I/we declare that all the information given is true and correct and will remain true and correct unless and until I/we notify you otherwise in writing.

- | | NO | YES |
|--|--------------------------|--------------------------|
| 1. Have you or your spouse ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. 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"/> |
| 3. Is there any unsatisfied judgement entered in any court against you, your spouse or any company of 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 are or were associated ever had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale proceeding? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Has any part of the Deposit or the balance due above this loan been obtained from borrowings? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Has any application in respect of this loan been submitted by you, or any other person, to any other lender? | <input type="checkbox"/> | <input type="checkbox"/> |

I/we hereby agree that **Nationwide Mortgage Corporation Pty Ltd** may negotiate a loan on our behalf with a lender I/we declare that the information provided to **Nationwide Mortgage Corporation** is true and correct. I/we acknowledge and agree that if my/our application is approved any loan made by the lender to me/us will be subject to the lender's loan terms and conditions, excluding any verbal representations made by any party with whom I/we have dealt with in the process of approving this loan. A copy of which will be forwarded to me/us for signature with the lender's letter of loan approval.

X

SIGNED BY APPLICANT 1

DATE

X

SIGNED BY APPLICANT 2

DATE

Joint Borrower Nomination Form

Each borrower is separately entitled under the Consumer Credit Code to receive a copy of any notice or other document.

By signing below you give up the right to be provided with multiple copies of information direct from the Lender, and nominate one person to receive this information.

NOMINATION

We nominate

(full name of person nominated)

to receive notices and other documents under the Consumer Credit Code on behalf of all of us.

Please note the following:

- Only sign below if you are all borrowers who reside at the same address and all wish to nominate one of you.
- Only a person who is a borrower may be the person nominated.
- Any borrower who has signed this form can advise the credit provider or Nationwide Mortgage Pty Ltd at any time in writing that they wish to cancel their nomination. Following any cancellation the credit provider or Nationwide Mortgage Pty Ltd will from then on provide each joint borrower with their own separate copy of any notice or other document under the Consumer Credit Code.
- This nomination form only applies to joint borrowers. It will not apply to guarantors.

Full name of person making nomination

Full Name of Person Making Nomination

Residential address of person making nomination

Residential address of person making nomination

 X _____
SIGNED BY APPLICANT 1 **DATE**

 X _____
SIGNED BY APPLICANT 2 **DATE**

Funding Position

How your loan is to be financed:-			
Purchase Price	-\$	Sale Proceeds	\$
Outstanding Mortgage	-\$	Own Funds (Source)	\$
Legal fees	-\$	Gift	\$
Stamp Duty fees	-\$	Loan Amount	\$
Loan fees	-\$	Others	\$
Other Fees	-\$	FHOG	\$
TOTAL Costs	-\$	TOTAL Funds	\$

Ensure Total Costs EQUAL Total Funds to enable the transaction to be completed.

Loan Details

	Account 1	Account 2	Account 3
Total Loan Amount			
Loan Amount	\$	\$	\$
S2 Offset Acct:	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>
Loan Type <small>Select more than one if necessary</small>	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Term Line Of Credit <input type="checkbox"/> Fixed Interest <input type="checkbox"/> Term	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Term Line Of Credit <input type="checkbox"/> Fixed Interest <input type="checkbox"/> Term	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Term Line Of Credit <input type="checkbox"/> Fixed Interest <input type="checkbox"/> Term
Loan Repayments <small>Elect repayments if required</small>	Monthly <input type="checkbox"/> \$ Fortnightly <input type="checkbox"/> \$ Weekly <input type="checkbox"/> \$	Monthly <input type="checkbox"/> \$ Fortnightly <input type="checkbox"/> \$ Weekly <input type="checkbox"/> \$	Monthly <input type="checkbox"/> \$ Fortnightly <input type="checkbox"/> \$ Weekly <input type="checkbox"/> \$
Loan Purpose			
Rate	%	%	%

LOAN PURPOSE CHECK LIST

EXTREMELY IMPORTANT NOTICE TO THE LOAN APPLICANT (S) EACH BORROWER 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 borrower (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 it with the following information:		YES	NO
1.	Are any of the borrowers natural persons as described above?		
2.	Are any of the borrowers a corporation? If yes, do not complete Part B and Part C.		
3.	Is the borrower a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes) ?		

PART B

The purpose of this proposed loan is:		LOAN AMOUNT	
4.	To purchase a residence to be owner-occupied for	\$	\$
5.	To refinance an owner-occupied residence for	\$	\$
6.	To purchase a property for investment purposes for	\$	\$
7.	To refinance a property for investment purposes for	\$	\$
8.	To finance the construction of a residence to be owner-occupied for	\$	\$
9.	To finance the construction of a property for investment purposes for	\$	\$
10.	To finance expenditure of a personal, domestic, or household nature, as follows:	\$	\$
11.	To provide a line of credit for borrower's business	\$	\$
12.	To have available credit to make personal purchases	\$	\$
13.		\$	\$
Total Loan requested:		\$	\$

PART C

Do you believe that the borrower is 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? YES NO

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 as to Purpose, which will accompany your loan agreement.

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 borrower.

Signature: _____ Print Borrower Name: _____ Date: _____

Signature: _____ Print Borrower Name: _____ Date: _____

PRIVACY ACT 1988 CONSENT

I/We acknowledge that I/we have made an application for credit from Nationwide Mortgage Corporation Pty Ltd. Nationwide Mortgage Corporation Pty Ltd 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 Nationwide Mortgage Corporation Pty Ltd, 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 credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise Nationwide Mortgage Corporation Pty Ltd to give and obtain from credit providers named in this credit application, and 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 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 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;
- reinsurers;
- 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; and
- other financial institutions, securitisers and credit providers.

In this Notice, a reference to Nationwide Mortgage Corporation Pty Ltd, 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 credit providers named in the application for finance, and any credit providers 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):

Interstar Wholesale Finance Pty Ltd (and associated entities) ABN: 72 087 271 109
 Level 10, 101 Collins Street, Melbourne 3000 Telephone: 03 8616 1600

Interstar Non-Conforming Finance Pty Ltd (and associated entities) ABN: 32 107 725 486
 Level 13, 201 Kent Street, Sydney 2000 Telephone: 02 9993 9111

First Mortgage Company Home Loans Pty Ltd ABN: 37 099 125 318
 PO Box 7001 Riverside, Brisbane, Qld, 4001 Telephone: 1800 230 023

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

GE Mortgage Insurance Company Pty Ltd	PMI Mortgage Insurance Limited
ABN: 60 106 974 305	ABN: 70 000 511 071
Address: Level 23,259 George Street, Sydney 2000	Address: Level 23,50 Bridge Street, Sydney 2000
Telephone: 02 8248 2500	Telephone: 02 9231 7777

Vero Lenders Mortgage Insurance Limited
 ABN: 55 001 825 725
 Address: Level 5, 465 Victoria Avenue, Chatswood 2065
 Telephone: 02 9978 9000

Signature of Borrower(s) and Guarantor(s)

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:

Borrower (1)	Print name: _____	Date: _____
Borrower (2)	Print name: _____	Date: _____
Guarantor (1)	Print name: _____	Date: _____
Guarantor (2))	Print name: _____	Date: _____