



MORTGAGE LOAN APPLICATION

Ver. 7.0

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 (or other form of collateral) 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; this will enable us to process your application without unnecessary delays. We will advise you of the outcome promptly.

Freestyle Lending Pty Ltd
ACN 088 705 819

Level 6, 28-34 Clarke Street, Crows Nest NSW 2065
Telephone: 02 9432 3939 **Facsimile: 02 9460 9880**
www.freestylelending.com inf@freestylelending.com

MORTGAGE LOAN APPLICATION

Borrowers' Details

Borrowers Full Names (company or personal)		
Status / Title of Individual	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/>
Details of Entity (if applicable)	Sole Trader <input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Other <input type="checkbox"/> ACN/ABN/ARBN:	
Guarantors' Names		
Capacity of Applicant	Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Mortgagor <input type="checkbox"/>	Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Mortgagor <input type="checkbox"/>
Present Home Address		
	Postcode:	Postcode:
Postal Address		
	Postcode:	Postcode:
Period at Home Address		
Contact Numbers	Work: Home: Mobile: Fax:	Work: Home: Mobile: Fax:
Preferred Email Address		
Preferred Method of Communication	Work Phone <input type="checkbox"/> Home Phone <input type="checkbox"/> Post <input type="checkbox"/> Mobile <input type="checkbox"/> Email <input type="checkbox"/> SMS <input type="checkbox"/> Fax <input type="checkbox"/>	Work Phone <input type="checkbox"/> Home Phone <input type="checkbox"/> Post <input type="checkbox"/> Mobile <input type="checkbox"/> Email <input type="checkbox"/> SMS <input type="checkbox"/> Fax <input type="checkbox"/>
Previous address if less than 3 years at current address		
Date of Birth		
Drivers Licence No.		
Occupation / Position		
Employer's Name		
Period of Employment		
Current Salary (\$ pa)		
Previous Employer's Name & Period of Employment (if in present job under 2 years)	For years	For years

Advisors' Details

Solicitor		Accountant	
Name of firm:		Name of firm:	
Address:		Address:	
Telephone:	Facsimile:	Telephone:	Facsimile:
Contact name:		Contact name:	

MORTGAGE LOAN APPLICATION cont'd

Details of Loan Required

Loan Amount: \$	Required by: <small>(indicate date)</small>	Required Loan Term: <small>(indicate months or years)</small>
Loan Purpose	<input type="checkbox"/> Business <input type="checkbox"/> Commercial <input type="checkbox"/> Refinance <input type="checkbox"/> Investment <input type="checkbox"/> Other:.....	
Briefly Specify Purpose of Loan		
Exit / Payout Strategy <small>(if short term loan)</small>		

(if applicable) **Bank Account Details** - into which borrowed funds will be deposited

Name of Bank			
Branch			
Mailing address of Bank			
Suburb		Post Code	
BSB		Account Number	
Account Name			

(if applicable) **Bank Account Details** - from which interest (and other fees) will be debited

Name of Bank			
Branch			
Mailing address of Bank			
Suburb		Post Code	
BSB		Account Number	
Account Name			

MORTGAGE LOAN APPLICATION cont'd

SECURITY OFFERED FOR THE LOAN

Security Property 1

Address			
Suburb/town		Postcode	
Registered proprietors of property/mortgagor (after settlement of this mortgage)			
Use of property	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Being purchased	<input type="checkbox"/> Investment Property <input type="checkbox"/> Already owned	
Estimated value or purchase price	\$	When Purchased:	
Current loan details	Loan Amount Outstanding: \$	Mortgage with:	
Title particulars	Lot	DP	Folio Identifier
Is the property old systems title?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't Know
Your contact name for our Valuer		Their email address	
Contact phone numbers	BH:	AH:	Mobile:
Brief description of property			
Insurance	With whom:	For how much	Type

Security Property 2 or Other Form of Security

Address			
Suburb/town		Postcode	
Registered proprietors of property/mortgagor (after settlement of this mortgage)			
Use of property	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Being purchased	<input type="checkbox"/> Investment Property <input type="checkbox"/> Already owned	
Estimated value or purchase price	\$	When Purchased:	
Current loan details	Loan Amount Outstanding: \$	Mortgage with:	
Title particulars	Lot	DP	Folio Identifier
Is the property old systems title?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't Know
Your contact name for our Valuer		Their email address	
Contact phone numbers	BH:	AH:	Mobile:
Brief description of property or item			
Insurance	With whom:	For how much	Type

ASSETS & LIABILITIES SCHEDULE

For (please insert name/s):.....

ASSETS

Real Estate (address & folio details)	Net Rent Per Month	Value

Motor Vehicles	Registration Number	Value

Bank Accounts (institution/name of account)	BSB & Account No.	Current Balance

Listed Shares (include stock code)	Quantity	Value

LIABILITIES

Real Estate Loans

Lender	Facility Limit Available	Rate % PA	Monthly Repayment	Current Loan Balance Owing

Motor Vehicle Loans

Lender	Facility Limit Available	Rate % PA	Monthly Repayment	Current Loan Balance Owing

Personal Loans / Leases

Lender	Facility Limit Available	Rate % PA	Monthly Repayment	Current Loan Balance Owing

Margin Loans

Lender	Facility Limit Available	Rate % PA	Monthly Repayment	Current Loan Balance Owing

ASSETS & LIABILITIES SCHEDULE (cont'd)

ASSETS

Others Assets (please provide full details)	Value

A

Total Assets	
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Superannuation Assets (please provide full details)	Value

Additional Details (e.g. where assets/liabilities not in equal share)	Amount

Net Asset Position (A) - (L)

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Please sign below:

I declare that the above information, provide by me (us), is true and correct.

..... / /
 / /

LIABILITIES

Loans Relating to Other Assets

Lender	Facility Limit Available	Rate % PA	Monthly Repayment	Current Loan Balance Owing

Loans Relating to Superannuation Assets

Lender	Facility Limit Available	Rate % PA	Monthly Repayment	Current Loan Balance Owing

Credit Cards

Card Issuer	Facility Limit Available	Rate %	Monthly Repayment	Loan Balance Owing

Other Liabilities

Full Details of Other Liabilities	Amount Owing

L

Total Liabilities	
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MUST BE COMPLETED BY EACH BORROWER

Statement by Borrower

For (please insert name):.....

Have you or your spouse ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of the creditors?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
Is there any unsatisfactory 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 please provide details.	<input type="checkbox"/>	<input type="checkbox"/>

Signature of Applicant

Print Name

Statement by Borrower

For (please insert name):.....

Have you or your spouse ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of the creditors?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
Is there any unsatisfactory 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 please provide details.	<input type="checkbox"/>	<input type="checkbox"/>

Signature of Applicant

Print Name

DECLARATION OF PURPOSE

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

TO: Freestyle Lending Pty Ltd (Credit Provider)
ACN 088 705 819

RE: Loan of \$ _____

Full Borrower Name (1) *(include ACN if borrower is a company)*

Full Borrower Name (2) *(include ACN if borrower is a company)*

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 (or for both purposes)

Please briefly specify purpose and (if applicable) corporate benefit

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.

Please note

The Applicant and any Guarantor named in this Application attaches a signed and correct Asset and Liability Statement for the Applicant and/or Guarantor and a letter from the Applicants Accountant confirming the capacity to meet the interest payments for the term of the loan.

I/We agree to provide declarations of purpose of the credit whenever required by the Credit Provider

Signature of person (Director) making Declaration

Signature of person (Director) making Declaration

Full name of person making Declaration

Full name of person making Declaration

/ /

/ /

(Date declaration signed)

(Date declaration signed)

PRIVACY ACT DECLARATIONS

This page **MUST** be completed and signed by all applicants
(i.e. borrowers, guarantors and witnesses)

I/We acknowledge that in accordance with s.18D(8)(c) of the Privacy Act 1988, certain items of personal information about me/us contained in this application and permitted to be kept on a credit information file, might be disclosed to a credit reporting agency.

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise Freestyle Lending Pty Ltd ACN 088 705 819 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.

I/We allow a credit reporting agency to create or maintain a credit information file containing information about us, listing defaults (min \$100.00 and 60 days overdue) and exchange information with other credit providers under s.18(E)(1) and 18(K) of the Privacy Act 1988.

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

- ◆ To assess an application by me/us for credit.
- ◆ To assist me/us avoid defaulting on my/our credit obligations.
- ◆ To notify other credit providers of a default by me/us.
- ◆ To assess my/our credit worthiness.

If **Freestyle Lending Pty Ltd** considers it relevant to assess my/our application for personal credit, I/we agree to **Freestyle Lending Pty Ltd** obtaining a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons.

If **Freestyle Lending Pty Ltd** considers it relevant to assessing my/our application for commercial credit, I/we agree to **Freestyle Lending Pty Ltd** obtaining from a credit reporting agency a credit report containing personal credit information about me/us in relation to commercial credit provided.

I/We declare that I am/we are over the age of 18 and the information contained in this application and attached statements are true and correct in every particular and it is upon this basis that I/we make this application.

Signature (1) _____

Print Name _____

Date _____

Signature (2) _____

Print Name: _____

Date _____

Witness signature _____

Name of witness _____

Date _____

ITEMS REQUIRED TO FURTHER PROGRESS THIS LOAN

(in order to progress the assessment of this application and avoid unnecessary delays)

1. Where applicable, OSR land tax statement / notice for each security property. Confirmation that there is no land tax payable on each of the security properties.
2. Council Rates Notice for each security property showing street address of each security property and Folio Identifier.
3. Insurance certificate or current policy for each security property showing details of type of insurance policy and amount of insurance.
4. Latest bank statement/s showing outstanding amount/s on current mortgage/s for each of the security properties.
5. Where current loan/mortgage has a redraw facility, please provide a statement showing the facility/redraw limit/s or otherwise provide details of loan/s limit/s.
6. Current payout figure for each mortgage secured by current mortgage/s over security property/ies.
7. Where individual/s or company/ies act/s as trustees for a trust/s, please provide copy/ies of the trust deed/s otherwise please confirm that the individual/s or company/ies is/are the beneficial owners of all assets held by such individual/s or company/ies.
8. Letter from the borrowers' accountant confirming the borrowers' capacity to pay the monthly interest charge on the loan and net asset position.
9. Where company/ies is/are the borrower/s, please provide the company's/ies' financial statements for the last three years including current year-to-date financials accounts and balance sheet.
10. 100 Point Check for each of the borrowers and guarantors.
11. Where company/ies is/are the borrowers or guarantors, please provide the company's/ies' ABNs or ACNs.
12. Where the loan progresses and a Letter of Offer is provided Freestyle Lending Pty Ltd will continue its due diligence, which may result in more things being required and/or additional security required should the lender or its advisers not be satisfied with the security property/ies value/s represented by the borrower/s or any other representations made by the borrower/s.
13. Please ensure that the MORTGAGE LOAN APPLICATION FORM is completed in its entirety to avoid unnecessary delays.
14. In order to avoid unnecessary delays, please ensure that the MORTGAGE LOAN APPLICATION FORM and any other material provided is in legible form.