

The following documents are required by Australian Funding Solutions Pty Ltd to support a loan application. Please ensure you submit these items along with the following form to speed up the application process. All completed documentation must be scanned and emailed to loans@ascffundingsolutions.com.au for review.

LOAN APPLICATION CHECKLIST

PURPOSE OF APPLICATION

Refinance Purchase 2nd Mortgage

REQUIRED FOR EVERY APPLICATION:

- Fully Completed & Signed Australian Funding Solutions Pty Ltd Borrowers Application Form
- Current Rates Notice/s for all Properties
- Copy of the Last 6 Months Home Loan Statements (for all lenders with an interest in the property)
- Copy of Driver's Licence/Passport
- Copy of Lease (if security is used as an investment property)
- Supporting Documentation of What the Funds are Being Used for (see SECTION D)

ADDITIONAL REQUIREMENTS (if applicable)

- Copy of Loan Approval letter (only if seeking bridging finance)
- Copy of Sale Contract (only if property is under a contract of sale)
- Copy of Other Supporting Documentation, being
- Copy of Trust Deed and Any Variation

Section- A

INDIVIDUALS

APPLICANT 1

Individual Joint Applicant Company Officer Role (If Applicable): Director Secretary

Title: Name: Family Name:

Present Home Address:

Suburb: State: Post Code:

Country: Home/Work Phone:

Mobile: Email:

Driver's Licence No. Date of Birth: Occupation:

APPLICANT 2

Individual Joint Applicant Company Officer Role (If Applicable): Director Secretary

Title: Name: Family Name:

Present Home Address:

Suburb: State: Post Code:

Country: Home/Work Phone:

Mobile: Email:

Driver's Licence No. Date of Birth: Occupation:

Note: For any additional Applicant, please print extra copies of this page.

ACN 613 497 635 - AFSL 491201 - ACL 491201

Section- B

COMPANIES / TRUSTS

Company Name:

ACN: ABN:

For the purposes of this Application, are you a trustee? Yes No

Enter Trust Name:

Business Description (i.e Carpentry, Medical, etc.)

Postal Address:

Suburb: State: Post Code:

Country: Phone No.:

Fax No.: Email:

Trading Address:

Incorporation Date: Principal Activity:

Section- C

ADVISORS DETAILS – SOLICITOR

Contact Name: Name of the Firm:

Address: State: Post Code:

Telephone: Email:

ACCOUNTANT DETAILS

Contact Name: Name of the Firm:

Address: State: Post Code:

Telephone: Email:

Section- D

DETAIL OF LOAN REQUIRED

Loan Amount Required: Term (Months): Required Settlement Date:

Loan Purpose:

Loan Repayment Strategy (e.g. refinance, sale of property etc.)

Are you aware of any problems with your credit file?

Have you applied for credit with any other Lender? Please provide details.

Write here if you have any further loan details:

SECURITY OF THE LOAN REQUIRED

Property 1

Address:

Suburb: State: Post Code:

Use of Property: Owner Occupied Investment Property
 Being Purchased Already Owned

Estimated Value or Purchase Price: Rental Value per Week (if applicable):

Mortgage on Property: First Mortgage Second Mortgage Lender: Amount:

Mortgage on Property: First Mortgage Second Mortgage Lender: Amount:

Contact Name for your valuer to gain access to property:

Tel. (Business): Tel. (Mobile):

Property 2

Address:

Suburb: State: Post Code:

Use of Property: Owner Occupied Investment Property
 Being Purchased Already Owned

Estimated Value or Purchase Price: Rental Value per Week (if applicable):

Mortgage on Property: First Mortgage Second Mortgage Lender: Amount:

Mortgage on Property: First Mortgage Second Mortgage Lender: Amount:

Contact Name for your valuer to gain access to property:

Tel. (Business): Tel. (Mobile):

Property 3

Address:

Suburb: State: Post Code:

Use of Property: Owner Occupied Investment Property
 Being Purchased Already Owned

Estimated Value or Purchase Price: Rental Value per Week (if applicable):

Mortgage on Property: First Mortgage Second Mortgage Lender: Amount:

Mortgage on Property: First Mortgage Second Mortgage Lender: Amount:

Contact Name for your valuer to gain access to property:

Tel. (Business): Tel. (Mobile):

Note: For any additional properties, please print extra copies of this page

Section- F

PERSONAL FINANCIAL STATEMENT FOR:

Each applicant, company director or guarantor must complete their own statement and sign off on the bottom of the page so please duplicate this page as required.

Applicant Name:

ASSETS

\$ VALUE OF ASSET

Property 1 at:	<input type="text"/>	<input type="text"/>
Property 2 at:	<input type="text"/>	<input type="text"/>
Property 3 at:	<input type="text"/>	<input type="text"/>
Property 4 at:	<input type="text"/>	<input type="text"/>
Property 5 at:	<input type="text"/>	<input type="text"/>
Property 6 at:	<input type="text"/>	<input type="text"/>
Deposit on Property:	<input type="text"/>	<input type="text"/>
Cash at Bank:	<input type="text"/>	<input type="text"/>
Other:	<input type="text"/>	<input type="text"/>
Total Assets:		<input type="text"/>

LIABILITIES

\$ VALUE OF LIABILITY

Mortgage Property 1 with:	<input type="text"/>	@	<input type="text"/>	Per Month	<input type="text"/>
Mortgage Property 2 with:	<input type="text"/>	@	<input type="text"/>	Per Month	<input type="text"/>
Mortgage Property 3 with:	<input type="text"/>	@	<input type="text"/>	Per Month	<input type="text"/>
Mortgage Property 4 with:	<input type="text"/>	@	<input type="text"/>	Per Month	<input type="text"/>
Mortgage Property 5 with:	<input type="text"/>	@	<input type="text"/>	Per Month	<input type="text"/>
Mortgage Property 6 with:	<input type="text"/>	@	<input type="text"/>	Per Month	<input type="text"/>
Overdraft with:	<input type="text"/>	@	<input type="text"/>	Per Month	<input type="text"/>
Other Loans:	<input type="text"/>	@	<input type="text"/>	Per Month	<input type="text"/>
Credit Card 1 Limit: \$	<input type="text"/>	@	<input type="text"/>	Per Month	<input type="text"/>
Credit Card 2 Limit: \$	<input type="text"/>	@	<input type="text"/>	Per Month	<input type="text"/>
Total Liabilities:					<input type="text"/>
Surplus Assets:					<input type="text"/>

Section- G

	Yes	No
Have you ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
Have you personally, or as an officer of any company, had a court judgment entered against you or defaulted on previous loans?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been a shareholder or officer of any company in relation to which a manager, receiver or liquidator has been appointed or have there been any court judgments against such a company?	<input type="checkbox"/>	<input type="checkbox"/>
Have you or your spouse ever been registered with the CRAA as in default?	<input type="checkbox"/>	<input type="checkbox"/>
Are you the director or shareholder of any companies?	<input type="checkbox"/>	<input type="checkbox"/>
I have read, understood, and agree to the acknowledgments and consents relating to Credit and Personal Information Privacy.	<input type="checkbox"/>	

Section- H - Only Sign Here If You Are Applying for A Business Loan

DECLARATION AS TO PURPOSE OF CREDIT

I/we declare that the credit provided to me by Australian Funding Solutions Pty Ltd is to be applied wholly or predominantly for: business purposes; or, investment purposes other than investment in residential property.

IMPORTANT

You should **ONLY** sign this declaration if the loan is wholly or predominantly for:

Business purposes; or, Investment purposes other than investment in residential property.

BY SIGNING THIS DECLARATION,

YOU MAY LOSE YOUR PROTECTION UNDER THE NATIONAL CONSUMER CREDIT PROTECTION ACT.

This declaration has been made before I signed, or entered into, a credit relating to this intended transaction

AND I MAKE THIS SOLEMN DECLARATION conscientiously believing the contents to be true.

Signature of Applicant 1		Signature of Applicant 2	
Name:		Name:	
Date:		Date:	

Section- I - All Borrower's to Sign

DECLARATION & SIGNATURES

**IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT
(Section 18(E)(c) Privacy Act 1988)**

Notice of disclosure of your credit information to a credit-reporting agency (Privacy Act 1988) Australian Funding Solutions Pty Ltd may give information about you to a credit reporting agency for the following purposes:

- to obtain a consumer credit report about you; and/or,
- to allow the credit reporting agency to create or maintain a credit information file containing information about you.
- The information is limited to:
 - Identity particulars – your name, gender, address (And the previous two addresses), date of birth, name of employer, and driver’s licence number.
 - Your application for credit or commercial credit – the fact that you have applied for credit and the amount.
 - The fact that Australian Funding Solutions Pty Ltd is a current credit provider to you.
 - Advice that your loan repayments are no longer overdue in respect of any default that has been listed.
 - Information that, in the opinion of Australian Funding Solutions Pty Ltd demonstrates you have committed a serious credit infringement (e.g. shown intent to not comply with your credit obligations)
 - Dishonored cheques – cheques drawn by you for \$100 or more which have been dishonored more than once.
 - The credit provided to you by Australian Funding Solutions Pty Ltd has been paid or otherwise discharged.

Period to which this understanding applies

This information may be given before, during, or after the provision of credit to you.

Statement by Applicant(s) for Credit

Please read carefully before signing. Each applicant must sign.

1. Giving information to a Credit Reporting Agency (Section 18E (8)(c) Privacy Act 1988)

Australian Funding Solutions Pty Ltd has informed me that it may give certain personal information about me to a credit-reporting agency.

2. Access to Commercial Credit Information (Section 18L (4) Privacy Act 1988)

I/We agree that Australian Funding Solutions Pty Ltd may obtain information about me/us from a business which provides information about the commercial credit worthiness of person for the purpose of assessing my/our application for consumer credit.

3. Access to Consumer Credit Information (Section 18K (1)(b) Privacy Act 1988)

I/We agree that Australian Funding Solutions Pty Ltd may obtain a consumer credit report containing information about me from a credit reporting agency for the purpose of assessing my/our application for commercial credit.

4. Exchange of Credit Worthiness Information (Section 18N (9) Privacy Act 1988)

I/We agree that Australian Funding Solutions Pty Ltd may exchange information with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following purposes:

5. To assess an application by me/us for credit;
6. To notify other credit providers of a default by me/us;
7. To exchange information with other credit providers as to the status of this loan where I am in default with other credit providers; and,
8. To assess my/our credit worthiness.

I/we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to exchange under the Privacy Act. I/we hereby apply to establish credit facilities with Australian Funding Solutions Pty Ltd and agree to abide by the attached terms and conditions.

I/we understand that a credit check will be undertaken as part of this application and that I/we have read and understood the acknowledgement and authority regarding the Privacy Protection of Information.

Signature of Applicant 1		Signature of Applicant 2	
Name:		Name:	
Date:		Date:	

PLEASE ENSURE THAT ALL DETAILS ARE COMPLETED IN FULL.

Only fully completed applications will be assessed by Australian Funding Solutions Pty Ltd.