



Ph: 1300 655 616
 Fax: 07 55388623
 Email: info@equityaccessaustralia.com
 Website: www.equityaccessaustralia.com
 Address: P.O. Box 1119
 Broadbeach Qld 4218
 Suite 44 "Oasis Shopping Centre"
 Broadbeach Qld 4218
 ABN: 26082260679

Introducer to Complete

Loan ID No: **4218** _____ Introducer: _____
 Finance Date: ____/____/____ Settlement Date: ____/____/____ Settlement Date: ____/____/____

Application Checklist

All Loans	Yes	No	N/A
Signed Completed Application (Signed by all parties)			
Privacy Act Form (Signed by all parties) Privacy Act Form (Signed by all parties)			
Unregulated Loan - Signed Loan Purpose Declaration			
Regulated Loan - Signed Service Nomination Regulated Loan - Signed Service Nomination			
100 Point ID Check & Supporting Evidence			
Copy of Front Page of Purchase Contract signed by vendor			
5% Genuine Savings Evidence for last 6 months			
Evidence of funds to complete purchase			
Up to date Loan Statements for the last 6 months for "Refinances"			
Copy of Council Rates Notice for Refinance loans			
Resimac Servicing Calculator			
PAYG - No reliance on Overtime			
Letter from Employer, on company letterhead (With ACN / ABN) confirming Gross base salary/wages			
PAYG - Reliance on overtime			
Two Recent Payslips			
Group Certificate or Last 2 Years Ta x Returns Group Certificate or Last 2 Years Ta x Returns			
Self Employed (Full Doc)			
Last two (2) years Tax Returns and Assessment Notices			
All related entities, individual personal tax returns and all applicants, directors, partners etc.			
Self Employed (Lo Doc)			
Lo Doc Income Declaration form signed and witnessed			
Rental Income - Monthly Statements from Managing Agent, or Copy of Lease Agreement			
Credit Check is Clear or paid default <= \$500 more than 6 months age been explained?			

Fee Authority

I / We authorise an amount of \$_____ to be charged to my / our credit card for application and valuation fees for this loan application. I understand that should the application not proceed and a valuation was not undertaken by Equity Access Australia Pty Ltd, then the application fees will be refunded to my / our credit card.

Charge my credit card as follows:

Circle One: Visa / Mastercard / Bankcard

Name of Account: _____ Expiry Date ____/____/____

Card Number: _____

Signature: _____ Date ____/____/____

Office Use: Date Processed: ____/____/____ Processed by: _____ Approved Declined



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Corporate Details

Company Name _____ Date of Incorporation _____
 Registered Address _____ P/C _____ Ph _____ Fax _____
 Principal Activity _____ ABN _____

Personal particulars of directors/shareholders/beneficiaries acting as guarantors to be completed below

Personal Details

Applicant 1 Borrower Guarantor

Title _____ Surname _____

Given Names _____

Male Female

Single Married Defacto

Divorced Widowed Separated

Home Phone _____ Work Phone _____

Mobile _____ Fax _____

Email Address _____

Date of Birth ____/____/____

No. of Dependants: _____ Ages _____

Drivers License No _____

Iss Date: ____/____/____ Exp. Date ____/____/____

Address _____

Suburb/Town _____ P/C _____

How Long at above address? ____yrs ____mths

Postal address after settlement _____

Previous address (if less than 3 years at current address)

Suburb/Town _____ P/C _____

How Long at above address? ____yrs ____mths

Residential Status

Owner Mortgaged Living with parents
 Boarding Renting Other

Applicant 2 Borrower Guarantor

Title _____ Surname _____

Given Names _____

Male Female

Single Married Defacto

Divorced Widowed Separated

Home Phone _____ Work Phone _____

Mobile _____ Fax _____

Email Address _____

Date of Birth ____/____/____

No. of Dependants: _____ Ages _____

Drivers License No _____

Iss Date: ____/____/____ Exp. Date ____/____/____

Address _____

Suburb/Town _____ P/C _____

How Long at above address? ____yrs ____mths

Postal address after settlement _____

Previous address (if less than 3 years at current address)

Suburb/Town _____ P/C _____

How Long at above address? ____yrs ____mths

Residential Status

Owner Mortgaged Living with parents
 Boarding Renting Other

Employment Details

CURRENT EMPLOYMENT (Applicant 1)

What is your employment status

Fulltime Partime Self Employed Other _____

Employers Name/Trading Name _____

Employers Address _____

Employers No. _____ Length of Service _____ yrs

Occupation _____

Income (gross annual) \$ _____ pa

Previous Employment (if less than 3 years at above)

Occupation _____

Employer _____

Length of Service _____ yrs.

CURRENT EMPLOYMENT (Applicant 2)

What is your employment status

Fulltime Partime Self Employed Other _____

Employers Name/Trading Name _____

Employers Address _____

Employers No. _____ Length of Service _____ yrs

Occupation _____

Income (gross annual) \$ _____ pa

Previous Employment (if less than 3 years at above)

Occupation _____

Employer _____

Length of Service _____ yrs.

Self Employed Details (if applicable)

Name of Business _____

Length of Trading _____ yrs.

Nature of Business _____

ABN _____

ASSETS

LIABILITIES

<u>Details</u>	<u>Rent Rec'd</u>	<u>Value</u>	<u>Lender</u>	<u>Monthly Payments</u>	<u>Total Owing</u>
Home		\$	Existing Mortgage	\$	\$
Other	\$ /wk	\$	Existing Mortgage	\$	\$
Other	\$ /wk	\$	Existing Mortgage	\$	\$
Other	\$ /wk	\$	Existing Mortgage	\$	\$
Vacant Land		\$	Existing Mortgage	\$	\$
Car: Make Model Year		\$	Lease/Hire Purchase	\$	\$
Car: Make Model Year		\$	Lease/Hire Purchase	\$	\$
Caravan / Boat / Motorcycle / Etc.		\$	Overdraft Limit	\$	\$
Furniture Insured Value		\$			
Savings Bank Branch		\$	Personal Loan	\$	\$
Savings Bank Branch		\$	Personal Loan	\$	\$
Shares		\$	<u>Credit Cards/Store Cards</u>		
Superannuation		\$	Type Limit \$	\$	\$
Deposit Paid		\$	Type Limit \$	\$	\$
Other		\$	Type Limit \$	\$	\$
		\$	Any Contingent Liabilities		
		\$	Rental Payments	\$	
			Other	\$	\$
TOTAL ASSETS		\$	TOTAL LIABILITIES	\$	\$

Security Details

SECURITY 1

House Land Strata Unit Comm.
 Owner Occupied Investment
 Address _____
 Suburb/Town _____ P/C _____
 Names to be on Title _____

SECURITY 2

House Land Strata Unit Comm.
 Owner Occupied Investment
 Address _____
 Suburb/Town _____ P/C _____
 Names to be on Title _____

Loan Details

Purchase Refinance Construction Extensions/Renovations
 Owner Occupied Investment Other _____

LOAN 1

LENDER _____
Product _____
LOAN AMOUNT \$ _____
 Indicative Interest Rate Quoted _____%
 Principal & Interest _____yrs + Interest Only _____yrs
 Fixed Rate for _____yrs **OR** Variable Rate
 Payment Preference: Monthly Fortnightly Weekly

LOAN 2

LENDER _____
Product _____
LOAN AMOUNT \$ _____
 Indicative Interest Rate Quoted _____%
 Principal & Interest _____yrs + Interest Only _____yrs
 Fixed Rate for _____yrs **OR** Variable Rate
 Payment Preference: Monthly Fortnightly Weekly

FUNDING TABLE

PURCHASE PRICE	\$	_____
PLUS COSTS	\$	_____
SUBTOTAL	\$	_____
REF _____ BANK - \$		_____
REF _____ BANK - \$		_____
REF _____ BANK - \$		_____
REF _____ BANK - \$		_____
PLUS TOTAL REFINANCE	\$	_____
SUBTOTAL	\$	_____
LESS FIRST HOME OWNERS GRANT	\$	_____
SUBTOTAL	\$	_____
LESS CASH CONTRIBUTION	\$	_____
TOTAL AUST. LENDING	\$	_____

SPLITS REQUIRED

LOAN 1 \$ _____		(A) _____
		(B) _____

LOAN 2 \$ _____		(A) _____
		(B) _____

Contacts

Solicitor/Conveyancer Name	Firm	
Address	Ph	Fax
Accountants Name	Firm	
Address	Ph	Fax
Nearest Relative (Not living with you)		
Address	Ph	Fax
Mothers Maiden Name		
Name of Contact for Valuers Access		
Address		

Applicant Declaration

	YES	NO
1. Have you, had any overdue accounts of more than 60 days, which may have been registered on your CRAA?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you, have any unpaid CRAA defaults still outstanding?	<input type="checkbox"/>	<input type="checkbox"/>
3. 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"/>
4. Have you, or your spouse, ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator have been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
5. Is there any unsatisfied judgements entered in any court against you, your spouse, or any company of which you, or your spouse, are or were shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you, or your spouse, or any company with which you are associated, ever had a property foreclosed upon or given title deed in lieu of a mortgage sale proceeding?	<input type="checkbox"/>	<input type="checkbox"/>
7. Has any part of the Deposit, or the Balance due above this loan, been obtained from borrowing's?	<input type="checkbox"/>	<input type="checkbox"/>
8. Has any application in respect of this loan been submitted by you, or any other person, to any lender?	<input type="checkbox"/>	<input type="checkbox"/>
9. 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?	<input type="checkbox"/>	<input type="checkbox"/>
10. Are you a director of any company which has not been disclosed in this application?	<input type="checkbox"/>	<input type="checkbox"/>
11. Have you received your income protection and life insurance recently?	<input type="checkbox"/>	<input type="checkbox"/>
12. Would you like us to give your name and telephone number to a Financial Planner to discuss this matter further? _____ (please initial if yes)	<input type="checkbox"/>	<input type="checkbox"/>
13. I hereby confirm that I have received information on my comparison rate schedule in relation to my lending which is predominantly for the purpose of personal use?	<input type="checkbox"/>	<input type="checkbox"/>

Authority

We the undersigned applicants hereby authorise and direct Equity Access Australia Pty Ltd do all things reasonably necessary to obtain and confirm finance for the purpose of satisfying our obligations with respect to any Contract for Purchase and/or Agreement to provide security and further, to liaise with all parties interested in those transactions and specifically, any Solicitor whom we might engage in relation to those transactions, which Solicitors, are hereby authorised to accept instructions direct from Equity Access Australia Pty Ltd with respect to any request for an extension of the Finance Conditions of the Contract and/or the confirmation of Finance Approval in terms of this Application.

A tick in the following box means that I don't wish to receive marketing information from Equity Access Australia Pty Ltd.

APPLICANT 1 _____ DATE _____ / _____ / _____

APPLICANT 2 _____ DATE _____ / _____ / _____

EQUITY ACCESS AUSTRALIA PTY LTD

PRIVACY POLICY

At Equity Access Australia Pty Ltd we want to provide the best possible service across our wide range of financial products and services. To achieve this aim we need to make the most efficient use of your personal information. However it is equally important to us that you are confident that any of your personal information entrusted to us is treated with the appropriate degree of privacy.

What does 'personal information' mean?

Personal information is any information about you that identifies you or by which your identity can be reasonably determined.

Why we collect your personal information

Collecting your personal information is essential for Equity Access Australia Pty Ltd to be able to conduct its business of providing financial products and services.

By collecting personal information we,

- * determine your requirements and provide the appropriate product or service
- * assess your financial product or service needs
- * identify you and protect you from unauthorised access to your personal information, accounts or services.

If we do not collect and make use of your personal information, we are unable to do business with you.

How do we collect your personal information?

Where possible we collect your information directly from you.

Collection may take place in a number of ways such as when you complete an application form for a product or request a product or service over the telephone or Internet.

Sometimes personal information may be collected about you from other sources. An Example of where we may receive personal information about you from another source would be a credit reference about you from a credit-reporting agency in the course of assessing your application for a loan.

However, no matter how your personal information is collected it is dealt with by Equity Access Australia Pty Ltd in accordance with this Privacy Policy.

Direct marketing

From time to time we may use your personal information to provide you with information about our extensive range of financial products and services.

If you do not want to receive any of this information just contact us at any one of our branches or by calling (07) 5538 8611.

Equity Access Australia Pty Ltd does not disclose your personal information to a party outside Equity Access Australia Pty Ltd for the purposes of allowing them to direct market their products or services to you.

Do we disclose your personal information to anyone?

Equity Access Australia Pty Ltd may disclose your personal information in certain circumstances.

Sometimes we are required or authorised by law to disclose your personal information. For example we may disclose your personal information to a Court in response to a subpoena or to the Australian Taxation Office following a direction issued under taxation laws.

We may also disclose your personal information where you have consented to us doing so.

Generally however we do not disclose your personal information to a party outside Equity Access Australia Pty Ltd unless that party is contracted to Equity Access Australia Pty Ltd to provide administrative services or activities on our behalf and that party is bound by the same privacy rules we follow.

An example of parties outside Equity Access Australia Pty Ltd to whom we may disclose your personal information would be various lenders whom Equity Access Australia Pty Ltd are accredited with.

Is my personal information secure?

The protection of your personal information is a priority for Equity Access Australia Pty Ltd.

This is why we take all reasonable precautions to safeguard your personal information from loss, misuse, unauthorised access, modification or disclosure.

Can I access the personal information Equity Access Australia Pty Ltd holds about me?

You may request access to any of the personal information we hold about you.

In most cases, a summary of personal information such as your name and address details, contact telephone numbers, policy numbers, policy cover and the products and services you have with us are freely available to you by calling Equity Access Australia Pty Ltd.

MORTGAGE PROCESSING HOUSE PTY LTD in it's capacity as the Loan Processing Manager for EQUITY ACCESS AUSTRALIA PTY LTD

PRIVACY AND CREDIT INFORMATION
AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

Applicant 1: _____ DOB: _____
Applicant 2: _____ DOB: _____
Address: _____

In compliance with the Commonwealth Privacy Act, applicant parties to a finance application should complete and return this to the below-named introducer/broker for the purposes of the Privacy Act.

NAME OF INTRODUCER: MORTGAGE PROCESSING HOUSE PTY LTD in it's capacity as the Loan Processing Manager for EQUITY ACCESS AUSTRALIA PTY LTD
(Mortgage Processing House Pty Ltd have adopted but are not bound by the Commonwealth Privacy Act)

1. Authorisation to Act on Behalf of Individuals

For the purpose of arranging the finance which is the subject of my/our application, the details of which appear below, I/we authorise the above-named introducer/processor to obtain a report about my/our consumer or commercial credit worthiness from a credit reporting agency or a commercial credit reporting business (Section 18H(3)) or from a credit provider named in this application or referred to in such reports (Section 18N(1)(ga)).

I/We also authorise the above-named introducer/processor to pass on the above obtained reports to such credit providers as are appropriate, for their consideration of this application.

I/We also authorise the above-named introducer/processor to give to and receive from such parties as are necessary to the arranging of this finance, such personal information about me/us which is necessary to the arrangements.

2. Authority to Give Information to Mortgage Processing House Pty Ltd

I/We authorise Equity Access Austral Pty Ltd to give to and/or receive from you any record or personal information about me/us in connection with the processing and accepting of any credit application.

I/We hereby authorise Mortgage Processing House Pty Ltd that upon successful settlement or decline of the said credit application that all supporting documentation in relation to me/our application will be forwarded back to Equity Access Australia Pty Ltd in consideration that Mortgage Processing House Pty Ltd's services are at an end.

3. Third Party Authority

I/we the undersigned applicants hereby authorise and direct Mortgage Processing House Pty Ltd in it's capacity as Loan Processing Manager for Equity Access Australia Pty Ltd to do all things reasonably necessary to obtain and confirm finance for the purposes of satisfying our obligations with respect to any Contract for Purchase and/or Agreement to provide security and further, to liaise with all parties interested in those transactions and specifically, and solicitors whom we might engage in relation to those transactions, which solicitors, are hereby authorised to accept instructions direct from Mortgage Processing House Pty Ltd in it's capacity as the Loan Processing Manager for Equity Access Australia Pty Ltd with respect to any request for an extension of the Finance Conditions of the Contract and/or the confirmation of Finance Approval in terms of this application.

4. Details of Application

AMOUNT: \$ _____
PURPOSE: _____
SIGNED: x.....
x.....
(Signature of Applicant Parties)
Date: ____/____/____

OFFICE USE ONLY

I acknowledge I have supplied a copy of the Equity Access Australia Pty Ltd Privacy Policy to the client/s prior to the execution of this document.

Signed x.....
(Signature of Sales Consultant) _____ **Name of Sales Consultant**

Date: ____/____/____

Equity Access Australia Pty Ltd and Interested Parties; Resimac Limited, Perpetual Trustee Company Limited

ACKNOWLEDGEMENT & AUTHORITY

TO GIVE AND RECEIVE CREDIT INFORMATION

Important Notice to Applicant(s) For Credit (Section 18 (E)(1) Privacy Act 1988).

Please read carefully as each proposed Borrower and Guarantor, must sign this acknowledgement and authority.

ORIGINATOR: Equity Access Australia Pty Ltd

I/We acknowledge that I/we have made an application for credit from the Originator.

I/We propose to support the application for credit with **my/our** Guarantee.

I/We agree that the originator (and any other Credit Provider who at any time provides or has any interest in the credit) can do any of the following. Credit Provider includes **Perpetual Trustee Company Limited ABN 42 000 001 007 and Resimac Ltd ABN 67 002 997 935**

Obtain Information

Obtain and use a credit report, including any personal information contained in that report, for the purpose of assessing an application for credit made by **me/us**.

If **my/our** application is for commercial credit, obtain from a credit reporting agency, and use, a credit report about **me/us** for the purpose of assessing **my/our** application for commercial credit.

If **my/our** application is for consumer credit, obtain and use information about my/our commercial activities and commercial worthiness for the purpose of assessing my/our application for consumer credit.

Collection of overdue payments

Obtain a consumer credit report about **me/us** from a credit reporting agency for the purpose of collecting overdue payments relating to either consumer credit or commercial credit owed by **me/us**.

Providing information to Mortgage Insurers

Disclose personal information to a mortgage insurer:

(i) for the purpose of assessing the risk of providing insurance to the Credit Provider in respect of mortgage credit applied for by **me/us**;

(ii) for the purpose of assessing the risk of **me/us** defaulting on mortgage credit in respect of which the mortgage insurer has provided insurance to the Credit Provider;

or

(iii) for any purpose arising under a contract for mortgage insurance that has been entered into between the Credit Provider and the mortgage insurer.

The above information is provided by way of summary only and I/we acknowledge and agree that the Credit Provider will have no liability for, among other things, the collection, disclosure or use of my/our personal information by any mortgage insurer.

Exchange of Information

Exchange Information about **me/us** with the following entities:

* Related companies of the Credit Provider;

* Other credit providers including **my/our** bank;

* Any other credit provider who has lent money on the same security or any credit provider named in a consumer credit report;

* **My/our** executor, administrator, trustee, guardian, or attorney;

* Regulatory bodies, government agencies, law enforcement bodies and court;

for the following purposes:

- a) to assess an application by **me/us** for credit;
- b) to notify other credit providers of a default by **me/us**;
- c) to exchange information with other credit providers as to the status of **my/our** loan where I/we are in default with other credit providers;
- d) to assess **my/our** credit worthiness;
- e) to comply with legislative and regulatory requirements; and
- f) to manage the business of the Credit Provider.

Exchange of information with Advisers

Obtain from and use or disclose any Information, or personal information to any person employed by or in the service of the Credit Provider including any broker, financial consultant, accountant, solicitor or other adviser acting in connection with any financing provided or proposed to be provided to **me/us**.

Provided information to Guarantors

Give to any person who is currently a guarantor or has provided property as security for a loan, or whom I/we have indicated is considering becoming a guarantor or providing property as security for a loan, Information for the purpose of the prospective guarantor or security provider deciding whether to act as guarantor or provide security, or to keep any existing guarantor or security provider informed about the guarantee or security, as the case may be.

The Credit Provider may also disclose Information to a guarantor of a loan provided to **me/us** for any purpose related to the enforcement of the guarantee.

Provide Information for Securitisation

Disclose any Information, or personal information, to another person in circumstances where that other person carries on a business involving a securitisation arrangement or managing loans that are the subject of a securitisation arrangement, in connection with or the exercise of their rights in respect of credit enhancement, warehouse facilities, funding, managing or processing an application for a loan, by means of a securitisation arrangement.

Provide information to Credit Reporting Agencies

Give to a credit reporting agency personal information about **me/us** for the following purposes:

- (a) to obtain a consumer credit report about **me/us**; and/or
- (b) to allow the credit reporting agency to create or maintain a credit information file.

The information may include the kind of information described below and may be given before, during or after the provision of credit to **me/us**:

- (i) identify particulars- **my/our** name, sex, address (and previous 2 addresses), date of birth, name of employer and driver's license number;
- (ii) **my/our** application for credit or commercial credit- the fact that I/we have applied for credit and the amount;
- (iii) The fact that the Credit Provider is a current credit provider to **me/us**;
- (iv) loan repayments which are overdue for more than 60 days and for which debt collection action has commenced;
- (v) advice that loan repayments are no longer overdue in respect of any defaults that has been listed;
- (vi) dishonoured cheques- cheques drawn by **me/us** for \$100 or more which have been dishonoured more than once;
- (vii) information that, in the opinion of the Credit Provider, I/we have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with **my/our** credit obligations); and
- (viii) that credit provided to **me/us** by the Credit Provider has been paid or otherwise discharged.

If **my/our** application is for commercial credit, I/we consent to the Trade Insurer obtaining a credit report in order to assess whether to insure the Credit Provider for the credit given to **me/us**, or the risk of providing insurance, or to assess the risk of a default by **me/us** of this credit application.

Commissions																
I/we also understand and agree that the Originator may be paid and retain fees, margins and commissions in respect of the credit arranged by the Originator:																
Applicant 1 (please print) _____																
Signature _____ Date _____																
Applicant 2 (please print) _____																
Signature _____ Date _____																
Guarantor 1 (please print) _____																
Signature _____ Date _____																
Guarantor 2 (please print) _____																
Signature _____ Date _____																
OFFICE USE ONLY																
I acknowledge I have supplied a copy of the Equity Access Australia Pty Ltd Privacy Policy to the client/s prior to the execution of this document.																
Consultant (please print) _____																
Signature _____ Date _____																
Mortgage Insurers																
The following statement is provided for your information in relation to Mortgage Insurers only. This is only a summary and Equity Access Australia Pty Ltd and Resimac accepts no liability for, among other things, the collection, disclosure or use of your personal information by any mortgage insurer. Equity Access Australia Pty Ltd and Resimac may disclose personal information to Mortgage Insurers for purposes related to the provision of mortgage insurance to Resimac in relation to any finance sought by or provided to you. The mortgage insurer may use this (among other things) to assess the risk of providing mortgage insurance or assess the risk of default.																
The mortgage insurer may disclose your personal information for the purposes described above, to related companies; credit providers; reinsurer's; credit reporting agencies; its service providers; its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; government and other regulatory bodies; ratings agencies; payment system operators; and other financial institutions, securitisers and credit providers.																
Mortgage Insurer Contact Details																
<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">PMI Mortgage Insurance Ltd</td> <td style="width: 50%; border: none;">ABN 70 000 511 071</td> </tr> <tr> <td style="border: none;">PMI Indemnity Limited</td> <td style="border: none;">ABN 49 000 781 171</td> </tr> <tr> <td style="border: none;">Level 23, 50 Bridge Street, SYDNEY NSW 2000</td> <td style="border: none;">Toll Free call 1300 367 764</td> </tr> <tr> <td style="border: none;">GE Mortgage Insurance Pty Ltd</td> <td style="border: none;">ABN 61 071 466 334</td> </tr> <tr> <td style="border: none;">GE Capital Mortgage Insurance Corporation (Australia) Pty Ltd</td> <td style="border: none;">ABN 52 081 488 440</td> </tr> <tr> <td style="border: none;">Level 23, 259 George Street, SYDNEY NSW 2001</td> <td style="border: none;">Tel: 02 9247 8677</td> </tr> <tr> <td style="border: none;">Royal & Sun Alliance Australia Limited</td> <td style="border: none;">ABN 48 005 297 807</td> </tr> <tr> <td style="border: none;">465 Victoria Avenue, CHATSWOOD NSW 2067</td> <td style="border: none;">Tel: 02 9978 9000</td> </tr> </table>	PMI Mortgage Insurance Ltd	ABN 70 000 511 071	PMI Indemnity Limited	ABN 49 000 781 171	Level 23, 50 Bridge Street, SYDNEY NSW 2000	Toll Free call 1300 367 764	GE Mortgage Insurance Pty Ltd	ABN 61 071 466 334	GE Capital Mortgage Insurance Corporation (Australia) Pty Ltd	ABN 52 081 488 440	Level 23, 259 George Street, SYDNEY NSW 2001	Tel: 02 9247 8677	Royal & Sun Alliance Australia Limited	ABN 48 005 297 807	465 Victoria Avenue, CHATSWOOD NSW 2067	Tel: 02 9978 9000
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465 Victoria Avenue, CHATSWOOD NSW 2067	Tel: 02 9978 9000															

Joint Borrowers Nomination Form
Address for Notices

Important - Please read this form carefully

Under the consumer Credit Code, if there is more than one Borrower and the Borrowers reside at the same address, one may be nominated by them to receive notices and other documents on behalf of all of them.

If you sign this nomination form, a notice or other document given to the nominated Borrower, while the nomination remains in force, will be taken to have been given to all Borrowers who have signed this form.

You are entitled to receive a copy of any notice or other document under the Consumer Credit Code and by signing this form you are giving up the right to be provided with information direct from the credit provider.

Any person who has signed this form can advise the credit provider at any time that they wish to cancel their nomination and accordingly wish to receive directly a copy of any notice or other document under the Consumer

Borrower's nomination

I/We nominate _____ [full name of person nominated] to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

Applicant 1 (please print) _____

Signature _____ **Date** _____

Applicant 2 (please print) _____

Signature _____ **Date** _____

Declaration As To Purpose of Credit

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly (i.e. in excess of 50% of the loan amount) **for the purpose or investment 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.

Applicant 1 (please print) _____

Signature _____ **Date** _____

Applicant 2 (please print) _____

Signature _____ **Date** _____

Borrower Income Declaration

ACKNOWLEDGEMENT OF RELIANCE ON INFORMATION PROVIDED BY BORROWERS

To: Perpetual Trustee Company Limited (ABN 42 000 001 007) ("Perpetual") Residential Mortgage Acceptance Corporation Limited (ACN 003 212 780) ("RESIMAC")

Borrower _____

You acknowledge that Perpetual and RESIMAC have relied upon the information contained in the application for credit ("application") including the following information provided by you in or with the application in assessing whether to approve the application:

* Personal Income of \$ _____

* Statement of Assets and Liabilities as at ____/____/____

You acknowledge that neither Perpetual nor RESIMAC have independently verified the information relating to your personal income provided by you in or with the application.

You declare that the information provided in or with the loan application is true and correct and that you can afford to make the loan repayments without any undue financial hardship.

Signature of Borrower _____

Who is personally known to me:

Signature of Witness _____

Name of Witness (block letters) _____

Address of Witness _____

Occupation of Witness _____

Dated: ____/____/____