



ACE HOME LOANS

MORTGAGE LOAN APPLICATION

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 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; we will then make every effort to process it without delay and let you know the outcome.

Details of Type of Loan				Amount	Purpose	Date Loan Required						
<input type="checkbox"/> P & I	<input type="checkbox"/> IO	<input type="checkbox"/> Fixed	<input type="checkbox"/> Variable	\$	<input type="checkbox"/> Personal	<input type="checkbox"/> Investment					0	0
FULL NAME OF BORROWER	DETAILS FOR BORROWER (1)				DETAILS FOR BORROWER (2)							
	ADDRESS OF THE PLACE OF RESIDENCE OF THE BORROWER:				ADDRESS OF THE PLACE OF RESIDENCE AFTER LOAN SETTLEMENT:							
	Postcode				Postcode							
	Postcode				Postcode							
PRESENT ADDRESS: (For Company - Registered Office)	Postcode				Postcode							
PERIOD AT ADDRESS:												
PREVIOUS ADDRESS:	Postcode				Postcode							
FULL NAME OF SPOUSE:												
DATE OF BIRTH:												
MARITAL STATUS OF BORROWER:	<input type="checkbox"/> SINGLE <input type="checkbox"/> DIVORCED <input type="checkbox"/> MARRED <input type="checkbox"/> WIDOWED				<input type="checkbox"/> SINGLE <input type="checkbox"/> DIVORCED <input type="checkbox"/> MARRED <input type="checkbox"/> WIDOWED							
DEPENDANTS	NUMBER: AGES:				NUMBER: AGES:							
OCCUPATION:												
(For Company - Date & Place of Incorporation)												
(For Company - Nature of Business)												
TELEPHONE:	PRIVATE:				PRIVATE:							
	BUSINESS:				BUSINESS:							
DRIVER'S LICENCE NUMBER:												
EMPLOYER'S NAME:												
EMPLOYER'S ADDRESS: (For Company - Business Address)	Postcode				Postcode							
If period of current employment under 2 years-												
PREVIOUS EMPLOYER'S NAME:												
PERIOD OF EMPLOYMENT:												
FUNDS POSITION												
How loan is to be financed:-												
Purchase Price	-	\$	Sale Proceeds	-	\$							
Refinance	-	\$	Own Funds (Source)	-	\$							
Home Improvements	-	\$	Gift	-	\$							
Legal fees	-	\$	Loan Amount	-	\$							
Stamp fees	-	\$	Others	-	\$							
Loan fees	-	\$										
Others	-	\$										
TOTAL	-	\$	TOTAL	-	\$							

PERSONAL FINANCIAL STATEMENT

ASSETS		LIABILITIES		
DETAILS	MARKET VALUE \$	LENDER	MONTHLY PAYMENTS \$	CURRENT LOAN AMOUNT \$
Principal residence at: 1.		1.		
Other improved freehold properties at: 2.		2.		
3.		3.		
4.		4.		
Vacant land at:		Personal Loans Amount		
Cash funds Bank accounts		Overdrafts and other bank facilities:		
Savings		1.		
Term Deposits		2.		
Deposit paid on property purchase		3.		
* Equity in business (give details)		Hire purchase		
Motor vehicle(s) owned by applicant		Credit Card Limits \$		
Marketable personal effects		Personal Debts		
Other assets (give details)		Rent		
1.		Lease		
2.		Other		
3.				
TOTAL =	\$	TOTAL =	\$	\$

DO YOU HAVE ANY CONTINGENT LIABILITIES OR GUARANTEES	Borrower (1)	Borrower (2)
Name of Borrower & relationship		
Amount \$		
Lender		

INCOME DETAILS			
	BORROWER (1)	BORROWER (2)	GROSS INCOME P.A.
Employer (1)			\$
Employer (2)			\$
Rental/Other			\$

SUPPORTING DOCUMENTATION:
 Confirmation of current employment and salary by way of group certificates, payslips and letter from employer. If current employment under 2 years, confirmation of previous period of employment. Copies of last two years tax returns and assessments if self employed. Confirmation of funds available to make up purchase price. Confirmation of existing debt on property being refinanced.

	YES	NO
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"/>
IS THERE ANY UNSATISFIED 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, GIVE DETAILS.	<input type="checkbox"/>	<input type="checkbox"/>
IS THE PROPERTY UNDER OLD SYSTEMS TITLE?	<input type="checkbox"/>	<input type="checkbox"/>
ARE YOU ORDINARILY RESIDENT IN AUSTRALIA?	<input type="checkbox"/>	<input type="checkbox"/>

PROPERTY 1

SECURITY OFFERED - FIRST MORTGAGE OVER (Describe improvements) _____

LOCATED AT: _____ Postcode _____

CONDITION: Excelent Good Fair NeedsRepairs Age _____ years

USAGE Vacant Presently occupied by applicant To be occupied by applicant To be leased Leased for _____ years

TITLE DETAILS: Volume _____ Folio _____ Zoning _____

NAME IN WHICH SECURITY PROPERTY WILL STAND _____

NAME OF PERSON TO BE CONTACTED FOR ACCESS TO THE PROPERTY FOR VALUATION PURPOSES.

Name: _____ Phone - Bus. () _____ AH. () _____

Valuation fee of \$ _____ payable to _____

PROPERTY 2

SECURITY OFFERED - FIRST MORTGAGE OVER (Describe improvements) _____

LOCATED AT: _____ Postcode _____

CONDITION: Excelent Good Fair NeedsRepairs Age _____ years

USAGE Vacant Presently occupied by applicant To be occupied by applicant To be leased Leased for _____ years

TITLE DETAILS: Volume _____ Folio _____ Zoning _____

NAME IN WHICH SECURITY PROPERTY WILL STAND _____

NAME OF PERSON TO BE CONTACTED FOR ACCESS TO THE PROPERTY FOR VALUATION PURPOSES.

Name: _____ Phone - Bus. () _____ AH. () _____

Valuation fee of \$ _____ payable to _____

PROPERTY INSURANCE

NAME OF COMPANY: _____ SUM INSURED \$: _____

POLICY NUMBER: _____ EXPIRY DATE: _____

CHEQUE ACCOUNT FROM WHICH LOAN PAYMENTS WILL BE MADE

ACCOUNT NAME: _____ ACCOUNT NUMBER: _____

BANK: _____ BRANCH ADDRESS: _____

NAME OF YOUR SOLICITOR

ADDRESS: _____

NAME OF PERSON ACTING FOR YOU: _____ TELEPHONE No: _____

I/We apply for credit. I/We and any guarantors are all aged over 18 years. The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and will be relied on. I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payment etc) before, during or after the loan to any guarantor. I/We agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents. I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

Signature _____ Name of Signatory _____ Date _____

Signature _____ Name of Signatory _____ Date _____

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 ?	<input type="checkbox"/>	<input type="checkbox"/>
2.	Are any of the borrowers a corporation? If yes, do not complete Part B and Part C.	<input type="checkbox"/>	<input type="checkbox"/>
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) ?	<input type="checkbox"/>	<input type="checkbox"/>

PART B

	The purpose of this proposed loan is:	LOAN AMOUNT SOUGHT \$
4.	To purchase a residence to be owner-occupied.	\$
5.	To refinance an owner-occupied residence.	\$
6.	To purchase a property for investment purposes.	\$
7.	To refinance a property for investment purposes.	\$
8.	To finance the construction of a residence to be owner-occupied.	\$
9.	To finance the construction of a property for investment purposes	\$
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.		\$
14.		\$
	Total Loan:	\$

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.

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 _____

DECLARATION OF PURPOSE

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

TO: **Perpetual Trustees Victoria Ltd**
(Credit Provider)

RE: LOAN of \$ _____ expiring _____

Full Borrower Name (1)

Full Borrower Name(2)

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).

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.

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

Signature of person making Declaration

Signature of person making Declaration

Full Name of person making Declaration

Full Name of person making Declaration

/ / 2000

(Date declaration signed)

/ / 2000

(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.18E(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 Interstar Securities (Australia) Pty Ltd and related companies (hereafter Interstar) 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 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 Interstar considers it relevant to assess my/our application for personal credit, I/we agree to Interstar 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 Interstar considers it relevant to assessing my/our application for commercial credit, I/we agree to Interstar obtaining from a credit reporting agency a credit report containing personal credit information about me/us in relation to commercial credit provided Interstar.

Authority for Mortgage Insurers

I/We authorise a Mortgage Insurer to obtain my/our credit report from a credit reporting agency and in accordance with Section 18N(bb) of the Privacy Act I/we authorise Interstar and related companies to disclose a report or information to a Mortgage Insurer to assess whether to insure or the risk of insuring Interstar Securities (Australia) Pty Ltd for the mortgage credit given to me/us, or to assess the risk of default by me/us on the mortgage credit, for any purposes arising under the contract of mortgage insurance between the lender/mortgagee and the Mortgage Insurer.

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 _____

SIGNATURE (3) _____ PRINT NAME _____ DATE _____

SIGNATURE (4) _____ PRINT NAME _____ DATE _____

WITNESS SIGNATURE _____ DATE _____

NAME OF WITNESS _____

PERSONAL STATEMENT BY GUARANTOR

FULL NAME(S) OF BORROWER:			
FULL NAME(S) OF GUARANTOR:			
GUARANTORS ADDRESS FOR CORRESPONDENCE:		Postcode	
PRESENT ADDRESS: (For Company - Registered Office)		Postcode	Postcode
PREVIOUS ADDRESS:			
FULL NAME OF SPOUSE:			
MARITAL STATUS OF GUARANTOR:		<input type="checkbox"/> SINGLE <input type="checkbox"/> DIVORCED <input type="checkbox"/> MARRED <input type="checkbox"/> WIDOWED	
DEPENDANTS		NUMBER:	AGES:
DATE OF BIRTH OF GUARANTOR:			
TELEPHONE:		PRIVATE:	PRIVATE:
		BUSINESS:	BUSINESS:
OCCUPATION: (For Company - Nature of Business)			
EMPLOYER'S ADDRESS: (For Company - Business Address)			
PERIOD OF CURRENT EMPLOYMENT: (For Company - How long Trading)			
If period of current employment under 2 years:-			
PREVIOUS EMPLOYER'S NAME:			
PREVIOUS EMPLOYER'S ADDRESS:			
PERIOD OF PREVIOUS EMPLOYMENT:			
NAME OF YOUR BANK: BRANCH ADDRESS:			
NAME OF BANK MANAGER:		TELEPHONE No.:	
		YES	NO
HAVE YOU, OR YOUR SPOUSE, EVER BEEN DECLARED BANKRUPT OR INSOLVENT, OR HAS EITHER ESTATE BEEN ASSIGNED FOR THE BENEFIT OF CREDITORS?		<input type="checkbox"/>	<input type="checkbox"/>
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"/>
IS THERE ANY UNSATISFIED 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, GIVE DETAILS.		<input type="checkbox"/>	<input type="checkbox"/>
IS THE PROPERTY UNDER OLD SYSTEMS TITLE?		<input type="checkbox"/>	<input type="checkbox"/>
THE FOLLOWING DOCUMENTS MUST BE ATTACHED, AND APPLY IN RESPECT OF THIS APPLICATION:-			
<input type="checkbox"/> Confirmation of current employment and salary by way of letter from employer			
<input type="checkbox"/> If period of current employment under 2 years, letter from previous employer confirming period of employment			
<input type="checkbox"/> Copies of last 2 years Tax Returns and Assessments			
<input type="checkbox"/> Financial Statements - past 2 years			

To: _____ (including its related & Subsidiary Companies)
 I/We declare that I/we am/are over the age of 18/21* and that the information contained in this application and attached statements is true and correct in every particular and it is upon this basis that I/we make this application. * Delete whichever not applicable

Signature _____ Name of Signatory _____ Date _____

Signature _____ Name of Signatory _____ Date _____