



# Mortgage Loan Application Form

Webster Dolilta Finance Ltd

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# Mortgage Loan Application Form

**APPLICATION TYPE (Based on Borrowers income)**

PAYG/Investor                      OR                       Company/Property Developer

**APPLICANT - INDIVIDUAL 1**

Borrower                       Guarantor

Individuals full name \_\_\_\_\_ Date of birth    /    /

Home address \_\_\_\_\_

Postal address \_\_\_\_\_

Telephone: Home                      Work                      Mobile                      Fax

Email \_\_\_\_\_

Drivers licence number \_\_\_\_\_

Occupation \_\_\_\_\_

Current Employer \_\_\_\_\_

Gross annual income \_\_\_\_\_

Name of any Company you act as a Director (if applicable) \_\_\_\_\_

Name of any Trusts you act as a Trustee for (if applicable) \_\_\_\_\_

Name of all beneficiaries 1) \_\_\_\_\_

2) \_\_\_\_\_

3) \_\_\_\_\_

Are you registered for GST?    Yes                      No

**APPLICANT - INDIVIDUAL 2**

Borrower                       Guarantor

Individuals full name \_\_\_\_\_ Date of birth    /    /

Home address \_\_\_\_\_

Postal address \_\_\_\_\_

Telephone: Home                      Work                      Mobile                      Fax

Email \_\_\_\_\_

Drivers licence number \_\_\_\_\_

Occupation \_\_\_\_\_

Current Employer \_\_\_\_\_

Gross annual income \_\_\_\_\_

Name of any Company you act as a Director (if applicable) \_\_\_\_\_

Name of any Trusts you act as a Trustee for (if applicable) \_\_\_\_\_

Name of all beneficiaries 1) \_\_\_\_\_

2) \_\_\_\_\_

3) \_\_\_\_\_

Are you registered for GST?    Yes                      No

**APPLICANT - COMPANY 1**

Borrower       Guarantor

Company name

Trading Name

Trust (if applicable)

Registered address

Telephone: Home

Work

Mobile

Fax

Email

ABN

ACN

Date company was registered

Director(s) full name 1)

2)

3)

Principle activity

Name of any Trust the company acts as a Trustee for

Name of all beneficiaries 1)

2)

3)

**APPLICANT - COMPANY 2**

Borrower       Guarantor

Company name

Trading Name

Trust (if applicable)

Registered address

Telephone: Home

Work

Mobile

Fax

Email

ABN

ACN

Date company was registered

Director(s) full name 1)

2)

3)

Principle activity

Name of any Trust the company acts as a Trustee for

Name of all beneficiaries 1)

2)

3)

## Funding requirements

### FACILITY 1

Loan amount \$ \_\_\_\_\_

Loan type  New  Refinance  Increase  
 Construction  Development

Construction loan - period of construction \_\_\_\_\_ years

Loan purpose \_\_\_\_\_

Deposit paid (property purchased) \$ \_\_\_\_\_

Existing lender, if refinancing \_\_\_\_\_

Solicitors details (purchasing) \_\_\_\_\_

Fee schedule (include Council contribution and all consultancy fees)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### FACILITY 2

Loan amount \$ \_\_\_\_\_

Loan type  New  Refinance  Increase  
 Construction  Development

Construction loan - period of construction \_\_\_\_\_ years

Loan purpose \_\_\_\_\_

Deposit paid (property purchased) \$ \_\_\_\_\_

Existing lender, if refinancing \_\_\_\_\_

Solicitors details (purchasing) \_\_\_\_\_

Fee schedule (include Council contribution and all consultancy fees)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Security Property Details

The applicant acknowledges that W&D Finance requires satisfactory property valuations in relation to each security property and agrees that such valuation report (s) will be at the cost of the applicant.

### PROPERTY 1

Address

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Nature

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Property type	Residential		Commercial	
If Residential - type of security	House	Unit	Land	Other (please specify)
If Commercial - type of security	Office	Land	Retails	Other (please specify)
Title details	Volume		Folio	

Current owners

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Property description

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Purchase price or estimated value      \$

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If refinancing, payout figure              \$

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If development, expected end value      \$

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Contact details for valuation purposes

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### PROPERTY 2

Address

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Nature

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Property type	Residential		Commercial	
If Residential - type of security	House	Unit	Land	Other (please specify)
If Commercial - type of security	Office	Land	Retails	Other (please specify)
Title details	Volume		Folio	

Current owners

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Property description

---

Purchase price or estimated value      \$

---

If refinancing, payout figure              \$

---

If development, expected end value      \$

---

Contact details for valuation purposes

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## Background on Borrower

Brief description of the borrower's employment or investment background. Please comment on any adverse credit history or taxation liabilities.

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## Account information

Summary of all loans to other financial institutions.

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## Company overview

Describe the business in which you operate, including property already developed.

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## Loan serviceability

Describe from what source interest only loan payments will be met.

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## Asset & Liabilities

Applicant 1 full name \_\_\_\_\_

Applicant 2 full name \_\_\_\_\_

	APPLICANT 1	APPLICANT 2
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
Cash in bank _____	\$ _____	\$ _____
Managed funds _____	\$ _____	\$ _____
Shares and debentures _____	\$ _____	\$ _____
Superannuation _____	\$ _____	\$ _____
<b>Total Current Assets</b> _____	\$ _____	\$ _____
<b>FIXED ASSETS</b>		
Machinery/equipment/stock _____	\$ _____	\$ _____
Furniture and fixtures _____	\$ _____	\$ _____
<b>Residential property (provide address details and estimation of value)</b>		
1. _____	\$ _____	\$ _____
2. _____	\$ _____	\$ _____
3. _____	\$ _____	\$ _____
<b>Residential investment property (provide address details and estimation of value)</b>		
1. _____	\$ _____	\$ _____
2. _____	\$ _____	\$ _____
3. _____	\$ _____	\$ _____
<b>Commercial property (provide address details and estimation of value)</b>		
1. _____	\$ _____	\$ _____
2. _____	\$ _____	\$ _____
3. _____	\$ _____	\$ _____
<b>Commercial investment property (provide address details and estimation of value)</b>		
1. _____	\$ _____	\$ _____
2. _____	\$ _____	\$ _____
3. _____	\$ _____	\$ _____
<b>Total Fixed Assets</b> _____	\$ _____	\$ _____
<b>OTHER ASSETS</b>		
Motor Vehicle (s) _____	\$ _____	\$ _____
Deposits _____	\$ _____	\$ _____
Goodwill _____	\$ _____	\$ _____
Other _____	\$ _____	\$ _____
<b>Total Other assets</b> _____	\$ _____	\$ _____
<b>TOTAL Assets</b> _____	\$ _____	\$ _____

	APPLICANT 1	APPLICANT 2
<b>LIABILITIES</b>		
Overdraft (limit)	\$ _____	\$ _____
<b>Residential property (provide address details and amount of liability)</b>		
1. _____	\$ _____	\$ _____
2. _____	\$ _____	\$ _____
3. _____	\$ _____	\$ _____
<b>Residential investment property (provide address details and amount of liability)</b>		
1. _____	\$ _____	\$ _____
2. _____	\$ _____	\$ _____
3. _____	\$ _____	\$ _____
<b>Commercial property (provide address details and amount of liability)</b>		
1. _____	\$ _____	\$ _____
2. _____	\$ _____	\$ _____
3. _____	\$ _____	\$ _____
<b>Commercial investment property (provide address details and amount of liability)</b>		
1. _____	\$ _____	\$ _____
2. _____	\$ _____	\$ _____
3. _____	\$ _____	\$ _____
Leasing	\$ _____	\$ _____
Margin loans	\$ _____	\$ _____
Credit/Charge cards (limits)	\$ _____	\$ _____
Tax liability	\$ _____	\$ _____
Other loans & liabilities	\$ _____	\$ _____
<b>TOTAL Liabilities</b>	<b>\$ _____</b>	<b>\$ _____</b>

I/We certify that the above is a full and true statement of my/our assets, liabilities, income and expenditure as at \_\_\_\_ / \_\_\_\_ / 20\_\_\_\_

\_\_\_\_\_  
Signature of person making statement

\_\_\_\_\_  
Signature of person making statement

\_\_\_\_\_  
Full name of person making statement

\_\_\_\_\_  
Full name of person making statement

Date declaration signed  
\_\_\_\_ / \_\_\_\_ / 20\_\_\_\_

Date declaration signed  
\_\_\_\_ / \_\_\_\_ / 20\_\_\_\_

## 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 for:

- Business purposes
- Investment purposes other than investment in residential property

### IMPORTANT INFORMATION

This declaration is only required for investment/business loans.

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 National Credit Code.

This declaration must be signed by all borrowers to be effective.

### BORROWERS DETAILS

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

\_\_\_\_\_  
Signature of person making statement

\_\_\_\_\_  
Signature of person making statement

\_\_\_\_\_  
Full name of person making statement

\_\_\_\_\_  
Full name of person making statement

Date declaration signed

\_\_\_ / \_\_\_ / 20\_\_\_

Date declaration signed

\_\_\_ / \_\_\_ / 20\_\_\_

## Nomination to receive notices

If there are two or more applicants, please sign below so that notices and other documents relating to the loan can be sent to your nominee.

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

By signing below, you give up the right to be provided with multiple copies of information direct from the lender.

I/We nominate \_\_\_\_\_ (full name of person nominated)  
to receive notices and other documents under the National Credit Code on behalf of me/all of us.

- Please only sign below if you each wish to nominate the person named above
- Any applicant who has signed this form can advise the lender at any time in writing that they wish to cancel their nomination. Following any cancellation, the lender will from then on provide each joint applicant with their own separate copy of any notice or other document under the National Credit Code

\_\_\_\_\_  
Signature of Applicant

Date declaration signed

\_\_\_ / \_\_\_ / 20\_\_\_

\_\_\_\_\_  
Signature of Applicant

Date declaration signed

\_\_\_ / \_\_\_ / 20\_\_\_

## Privacy Act Consent

### Important Notice To Applicant (s) For Credit (Section 18(E)(1) Privacy Act 1988)

#### Notice of disclosure of your credit information to a credit reporting agency. (Privacy Act 1988)

Webster Dolilta Finance 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, sex, address (and the previous two addresses) date of birth, name of employer, and drivers licence number; your application for credit or commercial credit - the fact that you have applied for credit and the amount; the fact that Webster Dolilta Finance Ltd is a current credit provider to you; loan repayments which are overdue by more than 60 days, and for which debt collection action has started; advice that your loan repayments are no longer overdue in respect of any default that has been listed; information that, in the opinion of Webster Dolilta Finance Ltd you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations); dishonoured cheques - cheques drawn by you for \$100 or more which have been dishonoured more than once; that credit provided to you by Webster Dolilta Finance 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. Where there is more than one applicant, each applicant must sign.

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

Webster Dolilta Finance 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 Webster Dolilta Finance Ltd may obtain information about me/us from a business which provides information about the commercial credit worthiness of persons 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 Webster Dolilta Finance 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, Privacy Act 1988)**

I/we agree that Webster Dolilta Finance 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;

- to assess an application by me/us for credit
- to notify other credit providers of a default by me/us
- to exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
- 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.

#### **5. Agreement to a credit provider being given a consumer credit report by a credit reporting agency to assess a guarantor (Section 18K 1(c) Privacy Act 1988)**

I/we agree the Webster Dolilta Finance Ltd may obtain from a credit reporting agency a consumer credit report containing information about me/us for the purpose of assessing whether to accept me/us as a guarantor for credit applied for by, or provided to, the borrower(s) [named in agreement]. I/we agree that this agreement commences from the date of this agreement and continues until the credit covered by the borrower(s) application ceases.

#### **6. Agreement to a credit provider disclosing a report including a consumer credit report to potential or existing guarantor (Section 18K (1) Privacy Act 1988)**

I/we agree that Webster Dolilta Finance Ltd may give to a person who is currently a guarantor, or whom I/we indicated is considering becoming a guarantor, a credit report containing information about me/us for the purpose of [name of prospective guarantor] deciding whether to act as a guarantor, or to keep [name of existing guarantor] informed about the guarantee. I/we understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act, and includes a credit report.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Full name of Applicant

\_\_\_\_\_  
Full name of Applicant

\_\_\_\_\_  
Date declaration signed

\_\_\_\_\_  
Date declaration signed

\_\_\_ / \_\_\_ / 20\_\_\_

\_\_\_ / \_\_\_ / 20\_\_\_

## Additional Requirements

- Commitment fee or as otherwise advised. This fee will be deducted from the establishment fee OR refunded if the application is declined
- Completed and signed application form inclusive of Asset and Liabilities statement and Privacy Act consent form
- Copy of rates notice for security
- Copy of contract of sale for properties being purchased
- Copy of the company constitution and rules
- Copy of any trust deed that the borrower or guarantor acts as a trustee
- Copy of last 6-months loan statements for security being refinanced
- Australian Tax returns for the director (s) and business entity for the last two financial years. (Inclusive of balance sheet and profit & loss statement)
- Confirmation of rental income for investment properties
- Financial statements
- Cash flow projections
- Letter from the borrowers accountant certifying that all income tax, GST, PAYG tax has been paid and that there are no returns outstanding due to ATO
- Copy of past 3 months bank statements showing wages or salary being credited
- Copy of Income Tax Return balance account from the ATO for the past 4 years

### BORROWER 100 point IDENTIFICATION CHECK

Document Type	Point Value
Passport	70
Birth Certificate	70
Citizenship Certificate	70
Drivers Licence	40
Public Service ID Card	40
Pension or Health Card	40
Educational Institution ID Card	40
Rates Notice	35
Employer reference (clarifying name & address)	35
Medicare Card	25
Credit card/ATM Card/Bank Passbook	25
Marriage Certificate	25
Electricity/Gas/Telephone Account	25

Where there is more than one applicant, each applicant must provide 100 points of identification.