

INDIVIDUALS	APPLICANT 1		APPLICANT 2	
Please tick one box only...	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor
Family Name & Title...Mr, Mrs, etc				
Given Name (s)				
Present Home Address				
	Postcode:		Postcode:	
Australian Resident	YES - NO	How Long: (Number of Years)	YES - NO	How Long: (Number of Years)
Contact Phone Numbers	Work:	Home:	Work:	Home:
	Mobile:		Mobile:	
Home Address <u>AFTER</u> Settlement				
	Postcode:		Postcode:	
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married	<input type="checkbox"/> Defacto <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married	<input type="checkbox"/> Defacto <input type="checkbox"/> Widower
Date of Birth				
Drivers Licence Number	State:		State:	
Self Employed (ABN)	YES - NO	If YES - ABN:	YES - NO	If YES - ABN:
If Self Employed - What as...				
If PAYG - Occupation & Position...				
PAYG - Employers Name				
Employer Phone Contact	Name:	Phone:	Name:	Phone:
Time with Employer	Employed for years & months		Employed for years & months	
Current Income (in \$ per annum)	\$		\$	
Previous Employers Name (If in current job for less than 2 years)	Name:	Employed for years & months	Name:	Employed for years & months
Number of Dependents & Ages	Number:	Ages:	Number:	Ages:

Where there are MORE than two Borrowers separate application forms will need to be completed!

THE BORROWER IS A COMPANY, TRUST or PARTNERSHIP

Name of Borrower Entity				
ACN:	<input type="checkbox"/> Partnership	<input type="checkbox"/> Company	<input type="checkbox"/> Trust	<input type="checkbox"/> Guarantor
Postal Address				Postcode:
Phone Number			Fax Number	
Years Established			Type of Industry	

THE BORROWERS ADVISOR DETAILS

SOLICITOR		ACCOUNTANT	
Name of Firm:		Name of Firm:	
Name of Contact:		Name of Contact:	
Telephone:	Fax:	Telephone:	Fax:
Address:		Address:	
Post Code:		Post Code:	

DETAILS OF THE LOAN REQUIRED

Total Loan Amount Required	\$		
Applicants requirement is for a:			
<input type="checkbox"/> Residentially Secured Business Loan <input type="checkbox"/> Residential Property Development Loan <input type="checkbox"/> Freehold Drinking Hotel Loan <input type="checkbox"/> Commercial Loan <input type="checkbox"/> Commercial Property Development Loan <input type="checkbox"/> Leasehold Drinking Hotel Loan <input type="checkbox"/> Other			
Loan Purpose	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> New Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Investment <input type="checkbox"/> Refinance <input type="checkbox"/> Other		
Breakdown of Loan accounts	LOAN A	LOAN B <small>(IF APPLICABLE)</small>	2nd Mortgage <small>(IF APPLICABLE)</small>
Amount of Loan	\$	\$	\$
Loan Facility Required	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only 1 - 3 - 5 Years <input type="checkbox"/> Loan Term 1 - 2 - 5 - 10 - 20 - 30 Years <input type="checkbox"/> Interest Capitalised <p style="text-align: center;">Indicative Rate % p.a.</p>	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only 1 - 3 - 5 Years <input type="checkbox"/> Loan Term 1 - 2 - 5 - 10 - 20 - 30 Years <input type="checkbox"/> Interest Capitalised <p style="text-align: center;">Indicative Rate % p.a.</p>	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only 1 - 3 - 5 Years <input type="checkbox"/> Loan Term 1 - 2 - 5 - 10 - 20 - 30 Years <input type="checkbox"/> Interest Capitalised <p style="text-align: center;">Indicative Rate % p.a.</p>
Loan Settlement Date:			

PURCHASE OF NEW PROPERTY

Loan Purpose	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Other		
Estimated Purchasing Costs	Include all Stamp Duties, loan costs and legal fees \$		
Purchase Price:	\$ (Signed Purchase Contract to be Supplied)		
LESS...			
Deposit being Paid:	\$		
Other Costs:	\$		
Additional Deposit Funds:	\$ Total \$		
Loan Amount Required:	\$ (Comprises Purchase Price + Costs - Borrower Funds)		

REFINANCE EXISTING MORTGAGE & OTHER DEBT

Loan Purpose	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Other		
Current Mortgagee 1:		Current Balance Owing	\$
Current Mortgagee 2:		Current Balance Owing	\$
Other Lender 1:		Current Balance Owing	\$
Other Lender 2:		Current Balance Owing	\$
Other Lender 3:		Current Balance Owing	\$
Other Lender 4:		Current Balance Owing	\$
Total being Refinanced:			\$

When obtaining Payout Figures be sure to ask for Payout Figures PLUS all Penalties and Discharge Costs!

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SECURITY OFFERED FOR LOAN - PROPERTY 1

Address of Security				Postcode:
Registered Proprietors <small>AFTER Settlement of this Mortgage</small>	If different from Borrower/s then please provide full details of Registered Proprietors:			
Current Use of Property:	<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Investment Property		
Current or Intended Ownership:	<input type="checkbox"/> Being Purchased	<input type="checkbox"/> Owned with Mortgage	<input type="checkbox"/> Owned without Mortgage	
Estimated Value/Purchase Price:	\$ Please note that Valuers rarely value higher than the contract price			
Property Description: Bedroom, Garages, etc.	Correct Zoning: Property Description:	Land Size:	m2	
		Building Size:	m2	
Current/Projected Rental Income:	\$ Weekly	If Rented....is there a Formal Lease in place?	YES - NO	
Title Reference Details:				
Contact Person for Valuer Access:	Preferred Phone Number:		Preferred Time:	
All Contact Numbers for Valuer:	Business:	After Hours:	Mobile:	
Original Purchase Price:	\$	Original Settlement Date		

SECURITY OFFERED FOR LOAN - PROPERTY 2

Address of Security				Postcode:
Registered Proprietors <small>AFTER Settlement of this Mortgage</small>	If different from Borrower/s then please provide full details of Registered Proprietors:			
Current Use of Property:	<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Investment Property		
Current Ownership:	<input type="checkbox"/> Being Purchased	<input type="checkbox"/> Owned with Mortgage	<input type="checkbox"/> Owned without Mortgage	
Estimated Value/Purchase Price:	\$ Please note that Valuers rarely value higher than the contract price			
Property Description: Bedroom, Garages, etc.	Correct Zoning: Property Description:	Land Size:	m2	
		Building Size:	m2	
Current/Projected Rental Income:	\$ Weekly	If Rented....is there a Formal Lease in place?	YES - NO	
Title Reference Details:				
Contact Person for Valuer Access:	Preferred Phone Number:		Preferred Time:	
All Contact Numbers for Valuer:	Business:	After Hours:	Mobile:	
Original Purchase Price:	\$	Original Settlement Date		

SECURITIES ZONED AS COMMERCIAL/INDUSTRIAL/RETAIL

Full copies of existing leases (and options) will be required along with a COMPLETE description of the property, buildings and current usage - a recent tenancy history will also be needed.

NAME & ADDRESS OF NEAREST RELATIVE....Not Living with the Applicant

DETAILS OF RELATIVE:	APPLICANT 1	APPLICANT 2
Full Name (Mr; Mrs, etc)		
Residential Address		
	Postcode:	Postcode:
Type of Relative (Parent, Brother, etc.)		
Phone Contact	Home: Work:	Home: Work:

PAYMENT OF FEES

Application Fee:	\$	Application Fee paid by:
Other Fees at Application:	\$ (Only if Applicable)	<input type="checkbox"/> Cheque <input type="checkbox"/> Cash <input type="checkbox"/> Direct Transfer Date:
Valuation Fee:	\$	Valuation Fee paid by:
Fees Due at Settlement:	\$ (To be Deducted at Settlement)	<input type="checkbox"/> Cheque <input type="checkbox"/> Cash <input type="checkbox"/> Direct Transfer Date:

PERSONAL FINANCIAL STATEMENTS FOR ALL PARTIES TO THE LOAN

NOTE: separate statement sheets will be required if there are MORE THAN TWO parties and/or if the parties have separate Assets & Liabilities

PERSONAL FINANCIAL STATEMENTS FOR: and

ASSETS	VALUE	LIABILITIES	OWING
Property at:	\$	Mortgage with:	\$
.....		Repayments: \$ per month	
Property at:	\$	Mortgage with:	\$
.....		Repayments: \$ per month	
Property at:	\$	Car Loan with:	\$
.....		Repayments: \$ per month	
Motor Vehicle 1:	\$	Car Loan with:	\$
.....		Repayments: \$ per month	
Motor Vehicle 2:	\$	Overdraft with:	\$
.....		Repayments: \$ per month	
Cash at Bank:	\$	Credit Card with:	\$
Deposit on Property:	\$	Credit Limit: \$	
Personal Effects:	\$	Credit Card with:	\$
Superannuation:	\$	Credit Limit: \$	
Business Assets:	\$	Credit Card with:	\$
Business Goodwill:	\$	Credit Limit: \$	
Shares & Investments:	\$	Other Debt with:	\$
Other:	\$	Repayments: \$ per month	
TOTAL ASSETS:	\$	TOTAL LIABILITIES:	\$
NET WORTH (assets less liabilities):	\$	Include under Other—Tax Liabilities :	Yrs

Where there are MORE than two Borrowers separate application forms will need to be completed!

STATEMENT BY BORROWERS	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 or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
Is there any unsatisfied judgment entered in any court against you, your spouse or any company either of you or your spouse are, or were a shareholder or officer?	<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/we apply for credit. I/we and any guarantors are 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 upon. I/we consent to the disclosure of this application and any other loan information (including statements of account, request for payment, etc) before, during or after the loan to any guarantor. I/we agree to pay any loan application fee and all fees and charges to process the application, to obtain the valuation report about the security property, and legal fees to prepare the loan security documents. I/we acknowledge that commissions may be payable for the loan and for insurance and other services provided in connection with the loan.

I confirm that the above information is complete and correct.

.....
Signature of Applicant

.....
Signature of Applicant

.....
Print Full Name

.....
Print Full Name

DATE:

DATE:

FUND POSITION

FUNDS REQUIRED:

PAYEE	REFERENCE DETAILS	\$ AMOUNT
Vendor / Purchase Price	Land / Site Acquisition	\$
Costs	Construction Costs	\$
	Interest	\$
	Council Fees	\$
	Stamp Duty	\$
	Professional Fees	\$
	Legal Fees	\$
	Contingency @ 5%	\$
	TOTAL:	\$

FUNDS AVAILABLE:

	REFERENCE DETAILS	\$ AMOUNT
This Loan		\$
Equity		\$
Savings		\$
Vendor Finance		\$
2nd Mortgage (if required)		\$
	TOTAL:	\$

SURPLUS / DEFICIT	\$ <input style="width: 90%; height: 20px;" type="text"/>
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CURRENT ASSETS / LIABILITES

Assets		Liabilities		=	Net Worth
\$ <input style="width: 80%; height: 20px;" type="text"/>	—	\$ <input style="width: 80%; height: 20px;" type="text"/>			\$ <input style="width: 80%; height: 20px;" type="text"/>

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SERVICEABILITY

COMMITMENTS:

DESCRIPTION	\$ AMOUNT
This Loan Repayments @ % p.a. (2)	\$ p.a.
Other Commitments	\$ p.a.
	\$ p.a.
	\$ p.a.
	\$ p.a.
TOTAL COMMITMENTS (3) :	\$ p.a.

INCOME:

DESCRIPTION	\$ AMOUNT
Debtor / Director Wage	\$ p.a.
Debtor / Director Wage	\$ p.a.
Guarantor Wage	\$ p.a.
Net Profit	\$ p.a.
Depreciation	\$ p.a.
Interest on Loans Refinanced	\$ p.a.
Residential Rent @ 80%	\$ p.a.
Commercial Rent @ 100% (less outgoings & G.S.T. i.e. net rent)	\$ p.a.
Other	\$ p.a.
TOTAL ADJUSTED INCOME (1) :	\$ p.a.

<p>Adjusted Income (1) \$ <input style="width: 150px; height: 25px;" type="text"/></p> <p style="text-align: center;">Divided by ÷</p> <p>Loan Interest (2) \$ <input style="width: 150px; height: 25px;" type="text"/></p> <p style="text-align: center;">Equals =</p> <p>Percentage Cover <input style="width: 100px; height: 25px;" type="text"/> %</p> <p style="text-align: center;">Total Commitment (3)</p> <p style="text-align: center;">\$ <input style="width: 150px; height: 25px;" type="text"/> ÷</p>	<p>Adjusted Income (1) \$ <input style="width: 150px; height: 25px;" type="text"/></p> <p style="text-align: center;">Less —</p> <p>Commitments (3) \$ <input style="width: 150px; height: 25px;" type="text"/></p> <p style="text-align: center;">Equals =</p> <p>Surplus / (Deficit) \$ <input style="width: 150px; height: 25px;" type="text"/></p> <p style="text-align: center;">Debt Service Ratio</p> <p style="text-align: center;">\$ <input style="width: 150px; height: 25px;" type="text"/> = <input style="width: 150px; height: 25px;" type="text"/> %</p>
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KEY RISK ISSUES (Cons)

KEY RISK MITIGANTS (Pros)

ORIGINATORS RECOMMENDATIONS

Signature of Originator:	<input type="text"/>	Date:	<input type="text"/>
Name of Originator:	<input type="text"/>	Phone:	<input type="text"/>
Name of Originator Firm:	<input type="text"/>	Fax:	<input type="text"/>
E-mail:	<input type="text"/>		

CURRENT PROJECTS

Project Address	Settlement Date	% Ownership	Cost to Complete	Facility Limit	Amount Drawn	Interest Arrangement	Completion Date	No. of Units	No. of Units Sold
		%	\$	\$	\$				
		%	\$	\$	\$				
		%	\$	\$	\$				
		%	\$	\$	\$				
		%	\$	\$	\$				

CURRENT OPTIONS

Option Address	Option Date	Exchange Date	Settlement Date	D.A. Date	C.C. Date	Funds Required	Strategy

COMPLETED PROJECTS

Project Address	No. of units	Completion Date	Gross Realisation

PRE—SALE SCHEDULE

Project Address: _____

	D.A.	C.C.	Settlement	Construction	Sales @ 3 Months	Sales @ 6 Months
Estimated Date						
Estimated Pre-Sales						
\$ of Pre-Sales						
% of Pre-Sales						

DECLARATION OF PURPOSE

As required under the Consumer Credit Code, Section 11, Regulation 10.

If you have completed the Loan Purpose Checklist on the previous page and you believe that the loan you are applying for is to be used **wholly or predominantly for investment or business purposes**, then please sign this declaration:

TO: **The Credit Provider**

LOAN TO: (Insert Full Names of all Applicants)

LOAN AMOUNT: \$

Each applicant declares that the credit to be provided to that applicant by the credit provider will be applied wholly or predominantly for investment or business purposes (or for both purposes).

Each applicant agrees to provide declarations of purpose of the credit whenever required by the credit provider.

IMPORTANT
You should not sign this declaration unless this loan is wholly or predominantly for investment or business purposes. By signing this declaration you may lose your protection under the Consumer Credit Code.

.....
Applicants Signature

.....
Applicants Signature

.....
Print Full Name

.....
Print Full Name

DATE:

DATE:

NOMINATION REGARDING NOTICES AND OTHER DOCUMENTS

Section 171, Consumer Credit Code. Regulation 40, Consumer Credit Regulation.

TO: **The Credit Provider**

RE CONTRACT: (Details of Contract)

I/We nominate (Insert Full Name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of myself/all of us.

IMPORTANT
Each person who has signed this nomination is entitled to receive a copy of any notice or other documentation under the Consumer Credit Code. By signing this form you are giving up the right to be provided with information directly from the credit provider.
Any person who has signed this nomination form can advise the credit provider at any time in writing that they wish to cancel their nomination.

.....
Applicants Signature

.....
Applicants Signature

.....
Print Full Name

.....
Print Full Name

.....
Address of Person making the Declaration

.....
Address of Person making the Declaration

DATE:

DATE:

FEES ACKNOWLEDGEMENT

To: Premier Finance Australia Pty Ltd, PO Box 2910, TAREN POINT NSW 2229

1. I/we confirm our willingness to proceed with my/our application for the loan facility.
2. I/we agree to pay any loan application fee, all fees and charges incurred to process the application, fees paid to obtain the valuation report about the security property, and the Lender's legal expenses to prepare loan and security documents, and accept that these fees will be payable even if I/we decide not to proceed with the loan facility or if the loan facility is not made for any reason.
3. I/we agree to provide payment to PFA of any fee that we have been requested to pay in association with this loan application (as outlined below). I/we agree that this will be paid upon application or within (7) days from the date of request from PFA.
4. I/we state that the Lender may rely on the entire contents of this Acknowledgement and the contents of the Application Form that Accompanied it.

.....
Print Full Name of Borrower/Guarantor

.....
Signature

.....
Print Full Name of Borrower/Guarantor

.....
Signature

.....
Print Full Name of Borrower/Guarantor

.....
Signature

.....
Print Full Name of Borrower/Guarantor

.....
Signature

5. I/we acknowledge that the following Lender fees may be associated with my/loan application:

Fee Description (NON-REFUNDABLE)	Amount (GST Inclusive)
Application Fee Construction / Commercial to from \$100,000.00 to \$3,000,000.00	\$1,100.00
Application Fee Construction / Commercial from \$3,000,001.00 to \$6,000,000.00	\$2,200.00
Application Fee Construction / Commercial from \$6,000,001.00 to \$9,000,000.00	\$4,400.00
Application Fee Construction / Commercial from \$9,000,001.00 and Above	\$8,800.00
Commitment Fee (to cover Valuation costs): PAYABLE ON APPLICATION	\$

* The fees listed above may change dependent upon the individual transaction. The actual fee will be confirmed once the application has been lodged.

Warning: This Acknowledgement is not part of the pre-contractual disclosures required pursuant to the applicable Consumer Credit Code ("the Code"), by law or otherwise, nor is this letter a contract, an offer or an invitation.

Premier Finance Australia Pty Ltd (ABN 77 083 866 782) ("the Manager") :

The Applicant(s) acknowledge that I/we have made an application for credit from the Manager.

The Guarantors, if applicable, acknowledge that I/we have offered to support the Applicant's application for credit.

I/we by signing below in the "Borrower's Signature" agree that the Manager (and any other financier, lenders mortgage insurers, mortgage broker, mortgage originator, mortgage manager, mortgage servicer trustee and any other person or company who at any time provides or has any interest in the credit) can do any of the following at any time.

1. **Commercial credit information**
Seek and use commercial credit information about me/us to assess an application for commercial credit or consumer credit.
2. **Consumer credit information**
Seek and use consumer credit information about me/us to assess an application for consumer credit or commercial credit.
3. **Collection of overdue payments**
Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.
4. **Provide information to a mortgage insurer**
To assess the risk of providing a mortgage impairment insurance and to assess the risk of default.
5. **Exchange of information with advisers**
Seek from and use or give to another credit provider (including any credit provider who has lent money on the same security) any information about my/our credit account, credit worthiness credit standing, credit history or credit capacity. In particular, the Manager may provide a reference on me/us.
6. **Exchange of information to credit reporting agencies**
Seek from and use or give to any Broker, Mortgage Originator, Mortgage Manager, Financial Consultant, Accountant, lawyer or other advisor acting in connection with any financing provided or proposed to be provided to me/us any and any consumer or commercial credit information.
7. **Provide Information to credit reporting agencies**
Give to a credit reporting agency personal and commercial information about me/us. The information includes identity particulars; the fact that credit has been applied for and the amount; the fact that the manager is a current credit provider to you; payments which become overdue by more than 60 days and for which collection has commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specific circumstances that, in the opinion of the Manager, you have committed a serious credit infringement, and that the credit provided to you by the Manager has been paid or otherwise discharged.
Information in relation to guarantors may include identity particulars, the fact that you have offered to act as a guarantor, any overdue payments by you, advice that any cheques drawn by you for \$100.00 or more have been dishonoured more than once and that in specified circumstances, in the opinion of the Manager, you have committed a serious credit infringement.
8. **Provide information for securitisation**
Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation or any other proposed transfer of or proposed dealing with your loan.
9. **Provide information to guarantors**
Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us.
10. **Provide information in relation to disputes and enquiries**
Disclose consumer credit information, commercial credit information, and personal information to any industry body, tribunal, or court or otherwise in connection with any complaint regarding the approval or management of your loan - for example, if a complaint is lodged about any mortgage broker or lender who dealt with your loan.
11. **Disclose personal information**
Disclose personal information about you as required by law, or to organisations in providing credit to you, any associate or contractor of the Manager (including for example, stationary printing houses, mail houses, lawyers, accountants) or people acquiring or taking an interest in the Managers business or assets.

I/we also understand and agree that the Manager may be paid and retain fees, margins and commission in respect of the credit arranged by the Manager in consideration for it's role as Mortgage Originator and Mortgage Manager.

If you complete this information you may supply us with the information, which is personal information subject to the Privacy Act.

We collect your personal information to:

- Assess your application and provide this product and related services to you
- Monitor, audit, evaluate, and otherwise administer this product and related services
- Offer products of a similar type which we suspect maybe of interest to you
- Provide information about the Manager's products and services

Your personal information may be provided to our funders and third party service providers which provide services in connection with this product and related services, including (but not limited to) mortgage insurers, mortgage managers, card and PIN producers, loan statement producers and ratings agencies.

The information you provide on this form may, from time to time, be used to provide information to you about products and services. If you would prefer not to receive information of this nature, please call us.

If you do not provide us with all of the information required on this application form, we may not be able to process or accept your application. Specifically, we are required to collect the information in the form entitled "Identification Record for Signatory to an Account - Reference from an Acceptable Referee" by the Financial Transaction Reports Act 1988. If you fail to provide this information you may not be able to make withdrawals from your loan account.

You can contact us on 1300 668 422 and request access to your personal information. In normal circumstances, we will give you full access to your personal information, however, there may be some legal or administrative reason to deny you access, in which case we will tell you of our reason.

You can obtain a copy of our privacy statement by requesting it from us.

Borrowers Signature

I/we the undersigned:

- Supply the details contained in this application for the purpose of enabling the Manager to determine whether to grant me/us a loan;
- Understand and acknowledge that the submission of this application does not imply any acceptance by the Manager to grant me/us a loan;
- Understand that any decision by the Manager to accept this application or refuse this application is it's absolute discretion;
- Authorise the Manager to make any enquiries in relation to this application that the Manager considers necessary;
- Hereby apply for the finance described herein to be secured by the mortgage on the property described herein and represent that all statements made in this application are true and made for the purpose of obtaining finance. Verification may be obtained from any source named herein;
- Further acknowledge that any advisor, broker, agent or other person who introduces the borrower to the Manager is not an agent of the Manager and does not have authority to bind the Manager or to vary the terms of the loan;
- Acknowledge that the application fee is paid on lodgement of this application for finance;
- Confirm and declare that all of the information provided as part of this application is true and correct even if the information is not in their own handwriting.

Applicant 1

.....
Name

.....
Signature

.....
Date

Applicant 2

.....
Name

.....
Signature

.....
Date

Applicant 3

.....
Name

.....
Signature

.....
Date

Applicant 4

.....
Name

.....
Signature

.....
Date

Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be subject to:

- A penalty of imprisonment and/or fine
- Requirement to pay the full loan amount immediately upon demand

DISCHARGE REQUEST and AUTHORITY TO PROVIDE THE PAYOUT FIGURE

DISCHARGE REQUEST:

To: The Manager Date:

Lender Name and Address:

..... Post Code:

NAME OF ACCOUNT:

ACCOUNT NUMBER:

SECURITY PROPERTY:

..... Post Code:

The above property is being refinanced by Premier Finance Australia Pty Limited ABN 77 083 866 782
P.O. Box 2910 TAREN POINT NSW 2227 fax: 1300 668 522

Please prepare the necessary discharge documents and arrange for them to be forwarded to your settlements department as soon as possible. Please also provide a copy of the existing stamped mortgage to Premier Finance Australia Pty Limited, or their nominated representatives, prior to settlement. This will enable Stamp Duty exemption on a refinance to be obtained.

You are hereby requested and authorised to hand over to Premier Finance Australia Pty Limited, or their nominated representatives, all deeds and documents held by you on our account, relative to the aforesaid property, on receipt of sufficient funds to clear our indebtedness against this property.

Please advise Premier Finance Australia Pty Limited, or their nominated representatives, with a payout figure as soon as possible.

AUTHORITY TO PROVIDE THE PAYOUT FIGURE:

Pursuant to Section 76(1) of the Consumer Credit Code, I/we
further request that you provide a written statement of the amount to pay out the above account as at (insert date).
Would you also provide full details of all items that make up the amount. I/we authorise you and direct you to provide the statement to:
Premier Finance Australia Pty Limited, or their nominated representatives.

In accordance with Section 76(3) of the Consumer Credit Code, please ensure that the statement is given to Premier Finance Australia Pty Limited, or their nominated representatives within 7 days of receiving this request.

Our signatures apply to both the Discharge Request and the Authority to provide the Payout Figure:

..... Signature of Account Holder

..... Signature of Account Holder

- Borrower Identification - Minimum 100 Points CERTIFIED Including AML Check**
- Clear SCANNED** copy of current Drivers Licence - all parties (front & back)
 - Clear SCANNED** copy of primary page of current Passport - all parties
 - Clear SCANNED** copy of current Medicare Card - all parties (front & back)
 - Application Form** fully completed and signed by Borrower(s), along with Statement of Assets and Liabilities for each Director/Guarantor.
 - Resumes for all Directors and Shareholders** including qualifications and specific development experience i.e. project summary, location, costs and when complete.
 - Builders Resume** including qualifications and specific development experience i.e. project summary, location, costs and when complete.
 - Financial Statements for Borrower** (and related entities) the last 3 years if available.
 - Personal Tax Returns** for all directors/guarantors to the transaction. The last 2 years tax return if available.
 - Loan Statements** for past 6 months must be provided where the loan involves a refinance of an existing debt.
 - Project Feasibility and Cash Flow Budget** (if applicable) confirming development and construction costs (exclusive and inclusive of GST) and expected net profit margin (after GST and selling commission).
 - Copy of Development Approval (DA)** (if applicable) together with confirmation that deferred commencement conditions have been satisfied.
 - Valuation Report Copy** (if available) if no report is to hand, provide detailed project description and estimated values which detail how those figures are derived.
 - Quantity Surveyor's (QS) Cost Analysis** (if applicable) confirming construction costs.
 - Copy of Purchase Contract** for the development site purchase.
 - Price List for the Completed Development** (if applicable) together with details of any presales already achieved.
 - Copy of a Standard Presale/Prelease Contract** (if applicable)
 - Copy of Development Project's building plans and specifications** (if applicable)
 - Copy of Building approval** (if applicable and available)
 - Fixed Price Construction Contract** (if applicable and available)
 - Copy of Marketing Program** (if applicable) together with any marketing material that is available including two market appraisal/ agent's opinion as to the on completion value.
 - Copy of Current Leases in place** (if applicable and available)
 - Copy of Latest Land Rates Notice** (if applicable and available)
 - Fee Acknowledgement page to be signed**
 - Privacy Act to be signed**
 - Broker Notes / Submission Brief**

Your co-operation in providing the data as requested will assist greatly in speeding up the Assessment and Approval process!