

ABN: 59 014 051 192 Suite 2, 107 Moore Street Liverpool NSW 2170 Ph: 1300 1 (Result) fax: 1800 1 (Result)

	Individual	Applicant 1		Individ	dual Applicant 2
Title eg: Mr/Mrs/Ms/Miss/Dr					
Surname					
Christian Name(s)					
Capacity of Applicant	☐ Borrower ☐ Guara	ntor 🗌 Joint a	pplicants	☐ Borrower ☐ G	Guarantor 🔲 Joint applicants
Present Home Address					
	Postcode			Postcode	
Phone Numbers	Work:	Home:		Work:	Home:
Email Address					
Home Address after settlement					
Marital Status	☐ Single ☐ Defactor ☐ Married ☐ Widow				efacto Divorced
Date of Birth					
Drivers Licence No					
Occupation / Position					
Employer's Name					
Time with employer					
Current Salary (\$ p.a)					
Previous Employer's Name (if in present job under 2 years)	for	yrs		for	yrs
No of dependants & Ages					
COMPANIES/TRUSTS	S/PARTNERSHIP	S			
Name:					
A.C.N	Partnership C	Company 🗌 Tr	rust 🗌 Bo	orrower 🗌 Joint a	applicants    Guarantor
Postal Address					
			Postcode		
Phone Number			Facsimile	Number:	
Year Established			Industry	(if applicable)	
ADVISORS DETAILS					
SOLICI	TOR			ACCOUNTANT	
Name of firm:		Name of f	irm:		
Address:	Post Code:	Address:		Po	st Code:
Telephone:	Fax:	Telephone	e:	Fax	
Contact name:		Contact n	ame		

## **DETAILS OF LOAN REQUIRED**

Total Loan Amount Required	\$	\$				
Applicants immediate requ	irement is	for a:				
☐ Standard Variable		Fastdoc 65	☐ Fastdoc 80	☐ MasterCard L	ine of Credit (LOC)	
☐ Fastdoc LOC	astdoc LOC Construction		☐ Other			
Loan purpose	□ O <sub>1</sub>	wner occupied	☐ New Purchase	e 🗌 Refinance	☐ Construction	
	☐ In	vestment	Other			
Breakdown of Loan Accoun	nts	LOAN A	LOAN B (if applicable)	LOAN C (if applicable)	LOAN D (if applicable)	
Amount Of Loan	\$		\$	\$	\$	
Facility Required	☐ Pr Intere	incipal & est	☐ Principal & Interest	☐ Principal & Interest	☐ Principal & Interest	
	☐ In	terest Only	☐ Interest Only	☐ Interest Only	☐ Interest Only	
	- 2	/3/ 5 years	- 2/3/5 years	- 2 /3/ 5 years	- 2 /3/ 5 years	
	Liı	ne of Credit	☐ Line of Credit	☐ Line of Credit	☐ Line of Credit	
		est Rate	Interest Rate	Interest Rate	Interest Rate	
	Indica	ative xed 2 / 3 / 5 yrs	Indicative ☐ Fixed 2 / 3 / 5 yrs	Indicative ☐ Fixed 2 / 3 / 5 yrs	Indicative ☐ Fixed 2 / 3 / 5 yrs	
		ariable Rate	☐ Variable Rate	☐ Variable Rate	☐ Variable Rate	
		ative Rate	Indicative Rate	Indicative Rate	Indicative Rate	
		%	%	%	%	
Loan Settlement date				-	<u>.l </u>	
(Date must be entered)	,					
PURCHASE OF NE	W PRO		er occupied 🔲 In	vestment (	Other	
Purchase Price		\$		<u> </u>		
Actual Estimated Costs		-				
(Per Details pag 9)		\$				
TOTAL PURCHASE CO	OST	\$				
LECC						
LESS		(\$	)			
Deposit Paid / Being paid First Home Owners Gran						
That Home Owners Gran	iic	(\$	)			
Plus additional deposit funds (\$		)				
TOTAL LOAN REQUIRED \$						
REFINANCE OF EX	XISTIN	G PROPERT	Y/DEBT			
Purpose	☐ Owi	ner occupied	☐ Investment	Other		
Current lender			Current Balance	\$		
Current lender			Current Balance	\$		
			TOTAL TO BE	\$		

SECURITY OFFERED FOR THE LOAN **Residential Property 1** Address Suburb Postcode If different from Borrower, please note full details of Registered Proprietors: **Registered Proprietors of** Same as borrowers (tick if applicable) **Property** (after settlement of this mortgage) Use of Property Owner Occupied Investment Property Ownership of Property Being Purchased ☐ Already Owned Quick Valuation\* (refer below to costs) \$ Estimated Value or Purchase Price YES \$ Rental Value per week (if app.) Is the property old systems title? □No ☐ Yes Contact Name for our Valuer to gain access to property Mobile: **Business Hours:** After Hours: **Contact Phone Numbers Residential Property 2** Address Suburb Postcode Same as Borrowers Abbreviated Names (Eg: Bob Smith, R & J Smith, ABC P/L) **Registered Proprietors of** (tick if applicable) **Property** (after settlement of this mortgage) Use of Property Owner Occupied ☐ Investment Property Ownership of Property Being Purchased ☐ Already Owned Estimated Value or Purchase Price Rental Value per week (if app.) ☐ Yes ☐ No Is the property old systems title? Contact Name for our Valuer for access to property **Business Hours:** After Hours: Mobile: **Contact Phone Numbers** \*Application fee as applicable: \$ \* Fee collected at application: Application fee paid by: \* Fee due at settlement: \*Fee for security additional property \$ Cheque Cash Receipt No.\_\_\_\_\_

Credit Card Details (only to be included if Originator has facility to collect fee by Credit Card)

\*Note: Fees inclusive of GST

Name:	Expiry Date:			Amount: \$
Credit Card Type:Car	d Number:			
Signature: x	Da	ate:	/	<u>/</u>

PERSONAL FINANCIAL STATEMENTS for:	
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	Assets	
Mortgage with:	Property at:	_
@ per month		
Mortgage with:		
	Property at:	
@ per month		
Mortgage with:	Property at:	
@ per month Car Leasing ( )	Property at.	
Car Leasing ( )	Cook at Poul	
@ per month	Cash at Bank	
	Deposit Paid on Property	
Overdraft	Deposit Faid off Froperty	
Other Loans	Motor Vehicles	
@ per month		
Credit Card Limit \$	Personal Effects	
·		
@ per month	Superannuation	
Credit Card Limit \$	Business Value	
@ per month	Business value	
	Shares and Investments	
Total Liabilities	Total Assets	
	Surplus Assets	
	Surplus Assets	
STATEMENT BY BORROWER/S	Surplus Assets	
		YES
Have you or your spouse ever been declared bankru	Surplus Assets  upt or insolvent, or has either estate been assigned for the	YES
benefit of creditors? Have you or your spouse ever been shareholders or		YES
Have you or your spouse ever been declared bankru benefit of creditors? Have you or your spouse ever been shareholders or liquidator has been appointed?	upt or insolvent, or has either estate been assigned for the r officers of any company of which a manager, receiver or	YES
Have you or your spouse ever been declared bankrubenefit of creditors?  Have you or your spouse ever been shareholders or liquidator has been appointed?  Is there any unsatisfied judgement entered in any or	upt or insolvent, or has either estate been assigned for the r officers of any company of which a manager, receiver or court against you, your spouses or any company of which	YES
Have you or your spouse ever been declared bankrubenefit of creditors?  Have you or your spouse ever been shareholders or liquidator has been appointed?  Is there any unsatisfied judgement entered in any ceither of you or your spouse are or were a sharehole	upt or insolvent, or has either estate been assigned for the r officers of any company of which a manager, receiver or court against you, your spouses or any company of which	
Have you or your spouse ever been declared bankrubenefit of creditors?  Have you or your spouse ever been shareholders or liquidator has been appointed?  Is there any unsatisfied judgement entered in any ceither of you or your spouse are or were a sharehol has any application in respect of this loan ever beer	upt or insolvent, or has either estate been assigned for the r officers of any company of which a manager, receiver or court against you, your spouses or any company of which lder or officer?	
Have you or your spouse ever been declared bankrubenefit of creditors?  Have you or your spouse ever been shareholders or liquidator has been appointed?  Is there any unsatisfied judgement entered in any ceither of you or your spouse are or were a sharehol has any application in respect of this loan ever beer If so please provide details.  I confirm that the above information is contact the spous please provide details.	upt or insolvent, or has either estate been assigned for the r officers of any company of which a manager, receiver or court against you, your spouses or any company of which lder or officer?  In submitted by you or any other person to any other lender?  The omplete and correct.	
Have you or your spouse ever been declared bankrubenefit of creditors?  Have you or your spouse ever been shareholders or liquidator has been appointed?  Is there any unsatisfied judgement entered in any ceither of you or your spouse are or were a sharehol Has any application in respect of this loan ever beer If so please provide details.  I confirm that the above information is contact the contact of the co	upt or insolvent, or has either estate been assigned for the r officers of any company of which a manager, receiver or court against you, your spouses or any company of which lder or officer?	
Have you or your spouse ever been declared bankrubenefit of creditors?  Have you or your spouse ever been shareholders or liquidator has been appointed?  Is there any unsatisfied judgement entered in any ceither of you or your spouse are or were a sharehol Has any application in respect of this loan ever beer If so please provide details.  I confirm that the above information is constant to the state of t	upt or insolvent, or has either estate been assigned for the r officers of any company of which a manager, receiver or court against you, your spouses or any company of which lder or officer? In submitted by you or any other person to any other lender?  Tomplete and correct.  X  Signature of Applicant	
Have you or your spouse ever been declared bankrubenefit of creditors?  Have you or your spouse ever been shareholders or liquidator has been appointed?  Is there any unsatisfied judgement entered in any ceither of you or your spouse are or were a sharehol has any application in respect of this loan ever beer If so please provide details.	upt or insolvent, or has either estate been assigned for the r officers of any company of which a manager, receiver or court against you, your spouses or any company of which lder or officer?  In submitted by you or any other person to any other lender?  The omplete and correct.	YES

## PRIVACY ACT, 1988 - CONSENT AND ACKNOWLEDGEMENT

Consent and Acknowledgement by Applicant(s) for Credit and Guarantors

Please read carefully before signing. Where there is more than one applicant or guarantor, each applicant or guarantor is to sign.

APPLICANT(S):	
GUARANTOR:	

**MORTGAGE** 

ORIGINATOR: LOANSEC AND ALL ITS LENDERS

CREDIT PROVIDER: private mortgages

**MORTGAGE** 

INSURER: each of the organisations named in Schedule A

(whether acting individually or together)

The above organisations collect personal information from or about the Applicant(s) and Guarantor(s) ("**the personal information**") to:

in the case of the Mortgage Originator and PCL:

- assess an application for credit by the Applicant(s) or a proposal by the Guarantor(s) to guarantee or provide security;
- if an application is successful to provide and administer the provision of credit to the Applicant(s) and obtain a guarantee;

and in the case of the Mortgage Insurer:

- assess the risk of providing lenders' mortgage insurance in respect of credit which may be provided by PCL to the Applicant(s) (including the risk of the Guarantor(s) being unable to meet a liability that might arise under a guarantee);and
- if insurance is provided, to administer or vary any lender's mortgage cover provided; and
- comply with legislative and regulatory requirements.

In order to do those things the Mortgage Originator, PCL, and/or the Mortgage Insurer (or any of them) may need to disclose the personal information to:

- the organisations and persons described in paragraphs 1 to 9 below;
- each other and to the related companies of each; and
- organisations that carry out functions (on behalf of each or any of them) (such as trust managers, introducers, mailing houses, IT service providers, valuers, lawyers and other external advisers, conveyancers and collection agents); reinsurers; credit reporting agencies; referees, including Applicant(s) or Guarantor(s) employer or legal and financial advisers; government and other regulatory bodies, including government agencies which administer land titles or revenue collection; ratings agencies; payment system operators; and other financial institutions, securitisers and credit providers.

Collection of some of the personal information is required under the Financial Transaction Reports Act. If any part of the personal information is not provided, it may not be possible to assess an application for credit by the applicant(s) or an application for lenders' mortgage insurance, and as a consequence the finance requested by the Applicant may not be provided.

From 21 December 2001, in most cases, individuals can gain access to personal information about them held by us, PCL or the Mortgage Insurer on request.

All enquiries concerning access to personal information should be directed to the Mortgage Originator on 1300 650 931 in the first instance.

The Mortgage Originator may also use the personal information (and disclose it to its service providers) to tell you about other products and services offered or distributed by it. If any of the Applicant(s) or Guarantor(s) do not want the personal information to be used or disclosed for this purpose, please tick this box  $\Box$  or contact the Mortgage Originator on the above number.

## Type of Credit (Tick which box applies)

The type of credit that I/we have applied for is:

wholly or primarily for a domestic, family or household purpose ("consumer credit")

### OR

for another purpose ("commercial credit")

I/We agree that PCL, the Mortgage Originator and the Mortgage Insurer can do any of the following:

### 1. Application for commercial credit

If my/our application is for commercial credit, obtain and use a credit report from a credit reporting agency containing personal information about me/us to assess my/our application for commercial credit.

#### 2. Application for consumer credit

If my/our application is for consumer credit, obtain and use a credit report containing information about my/our commercial activities or commercial credit worthiness to assess my/our application for consumer credit.

### 3. Collection of overdue payments

Obtain and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.

## 4. Exchange of information between credit providers

Obtain from and use or give to another credit provider (including any other credit provider who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history or credit capacity.

I/We understand this information may be used for any of the following purposes:

- To assess my/our credit worthiness
- To assess an application by me/us for credit
- To help me/us avoid defaulting on my/our credit obligations
- To notify a default by me/us
- To assist in the collection of overdue payments from me/us
- To exchange information with credit providers who are involved in a mortgage securitisation scheme
- To exchange information with credit providers as to the status of this loan

## 5. Exchange of information with advisers and other persons

Obtain from and use or give any personal information or commercial credit information about me/us to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with the loan to be provided to me/us pursuant to this application.

### 6. Provide information to credit reporting agencies

Give to a credit reporting agency personal information or commercial credit information about me/us to obtain a consumer credit report about me/us or to allow the credit reporting agency to create or maintain a credit information file containing information about me/us. The information which may be given before during or after the provision of credit to me/us is limited to:

- Identity particulars
- The fact that consumer credit or commercial credit has been applied for and the amount
- The fact that PCL is a current credit provider to me/us
- Payments which become overdue more than 60 days and for which collection action has commenced
- Advice that payments are no longer overdue in respect of any default which has been listed
- Advice that cheques drawn by me/us for more than \$100 have been dishonoured more than once
- In specific circumstances, that in the opinion of the Mortgage Originator or PCL, I/we have committed a serious credit infringement
- That the loan provided to me/us by PCL has been paid or otherwise discharged
- or otherwise in connection with arrangements relating to lenders' mortgage insurance.

### 7. 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.

#### 8. Provide information to Guarantors

Provide any report or personal information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the *Privacy Act* (including a credit report) to any person who proposes to guarantee or provide security for, or has guaranteed or provided security for, the repayment of a loan provided to me/us to enable them to decide whether to act as a guaranter or provide security or to keep them informed about any guarantee or security they may provide

#### 9. Provide information to trade insurer

If my/our application is for commercial credit, I/we consent to a trade insurer obtaining a credit report about me/us containing consumer credit information, in order to assess whether to insure PCL for the loan given to me/us, or the risk of providing insurance or to assess my/our risk of defaulting under the loan.

## 10. Authority to obtain, exchange and disclose personal information concerning Guarantor

Obtain and use a credit report from a credit reporting agency containing personal information about me/us to assess whether to accept me/us as a guarantor for the commercial credit or consumer credit for which the Applicant has applied or otherwise in connection with arrangements relating to lenders' mortgage insurance.

I/We consent to such personal information or commercial credit information (of the type specified in paragraph 6 above) about me/us being used or disclosed to the organisations or persons for the purposes described in this consent and acknowledgement, including (without limitation):

- (a) another credit provider as outlined in paragraph 4;
- (b) persons referred to in paragraph 5 as outlined in that paragraph;
- (c) persons involved in a securitisation arrangement as outlined in paragraph 7.

Applicant(s)	Guarantor(s)	
Name	Name	
Signature	Signature	
Date	Date	
Name	Name	
Signature	Signature	
Date	 Date	

## Schedule A

Contact details for Credit Provider:

Permanent Custodians Limited, 35 Clarence Street, Sydney, NSW 2001 Telephone 1800 622 812

Contact details for the Mortgage Insurers:

GE Mortgage Insurance Pty Ltd ABN 61 071 466 and GE Capital Mortgage Insurance Corporation (Australia) Pty

Ltd

Level 23/259 George Street ABN 52 081 488 440 SYDNEY NSW 2000 Telephone: 02 9247 8677

PMI Mortgage Insurance Limited ABN 70 000 511 071 Level 23/50 Bridge Street Telephone: 02 9231 7777 SYDNEY NSW 2000

#### LOANSEC BASIC PRIVACY POLICY

This document describes how we LOANSEC manage personal information.

## 1. The National Privacy Principles

From 21 December 2001, most private sector organisations in Australia must, by law, comply with the National Privacy Principles ("**NPPs**"). We are bound by and will comply with the NPPs from that date.

## 2. Collecting personal information about you

## The kinds of personal information we hold

We only collect personal information that is necessary for us to perform our functions and activities which consist of the origination and administration of loans and related activities. The kinds of personal information we collect and hold will depend upon your dealings with us and the circumstances in which it was collected, but may include:

- information you provide to us when you apply for a loan or when you offer to guarantee a loan. This information will include your name, address and contact details, and, if applicable, identification information relevant to applications requiring compliance with the Financial Transactions Reports Act.
- financial information about you such as your financial position and details of your salary or wage, and information obtained from credit checks carried out during the loan approval process (but only if you have authorised such checks to be carried out).
- information about the progress of any loan provided to you, or which you have guaranteed, including your communications with us.

## 3. Using and disclosing your personal information

The purposes for which we collect and hold personal information and how we use and disclose it

We respect your privacy. Any personal information which we collect about you will be used by us to assess your application for a loan or offer to provide a guarantee, and to facilitate provision and administration of loans and related activities.

In order to do this, we may disclose your personal information to:

- professional advisers such as solicitors, accountants and valuers;
- mortgage insurers;
- underwriters;
- government agencies such as those which administer land titles and revenue or (where applicable) foreign investments;
- credit reporting agencies and mercantile agents;
- external auditors; and
- other organisations which participate in funding, providing and administering your loan or the loan you have guaranteed, such as the trustee of the fund from which the loan is sourced.

We may also use your personal information to provide you with information about other products and services offered or distributed by us. To do that we may disclose your information to our service providers (see below).

## Contracting out services and disclosures

We also disclose personal information to organisations to whom we outsource functions, such as mailing and printing houses, IT providers or a mortgage servicer which organisations assist us to service and administer your loan or the loan you have guaranteed, or provide you with information about products and services offered or distributed by us.

## 4. Access to your personal information

In most cases, you can gain access to personal information that we hold about you. We will handle requests for access to your personal information in accordance with the NPPs. Requests for access should be directed to the Privacy Officer, whose contact details are set out below.

# 5. What to do if you would like more information about how we manage your personal information or wish to complain about a breach of your privacy

If you would like more information about the way we manage our personal information or are concerned that we may have breached your privacy and wish to make a complaint, please contact us by calling us on **1300 650 931** or by writing to us at the postal or email address set out below.

Privacy Officer [Insert Mortgage Originator name, postal address, fax number and email address].

## 6. Changes to our privacy policy

From time to time it may be necessary for us to review and revise our privacy policy. We reserve the right to change our privacy policy at any time. We may notify you of any change to our privacy policy by any means we choose including by email, by other electronic communication, by sending you a revised copy or by otherwise informing you that a revised copy of our privacy policy is available on request.

## LOAN PURPOSE CHECKLIST

The loan you have applied for may be regulated by the Consumer Credit Code ("the Code"). Generally, the Code applies 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.

To b	e completed by all borrowers ( Please tick the appropriate box)		Yes	No
1	Are any of the borrowers natural persons?			
2	Are any of the borrowers a corporation? Companies do not need to complete Part B and Part C			
3	Are any of the borrowers strata corporations (that is, a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)?			
Par	t B			
The	purpose of your loan will be		Amou	nt
4	To purchase a residence which the borrower will live in	\$		
5	To refinance the property the borrower currently lives in	\$		
6	To purchase a property to be used for investment purposes	\$		
7	To refinance a property to be used investment purposes	\$		
8	To finance the construction of a residence in which the borrower will live in	\$		
		+		
9	To finance the construction of a property to be used for investment purposes	\$		

#### Part C

10

11

12

13

(Please tick the appropriate box)	Yes	No
Do you believe that the borrower is likely to receive an income tax deduction for at least 50% of the total interest which will be paid on the proposed loan?		

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 of purpose.

To finance expenditure of a personal, domestic, or household nature. If yes, please give

To have available a line of credit which will be used by the borrower for personal purchases

Other – Please Specify

details:

To provide a funds which will be used for the borrower's business

<b>IMPO</b>	RTANT	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.

x Signature of Applicant				X Signature of Applicant				
Print Name				Print Name	e			
Date	/	1		Date	1	1		

\$

\$

\$

\$ **\$** 

**Total Loan Required** 

## **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 <u>wholly or predominantly for investment or business purposes</u>, please sign this declaration.

TO:	THE CREDIT PROVIDER	
LOAN TO:		(NAME OF APPLICANTS)
LOAN AMOUNT:	\$	
applied wholly or	predominantly for business or i	vided to that applicant by the credit provider will be investment purposes (or for both purposes).
credit provider.	rees to provide decidrations of	purpose of the credit whenever required by the
	IM	PORTANT
	uld <b>not</b> sign this declaration un or investment purposes.	lless this loan is wholly or predominantly for
By signir Code.	ng this declaration you may <b>los</b>	se your protection under the Consumer Credit
<u>x</u> Signature of Applic		<b>x</b>
Signature of Applic	eant	X Signature of Applicant
Print Name	_	Print Name
Date /	1	Date / /

## **NOMINATION REGARDING NOTICES AND OTHER DOCUMENTS**

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

ТО	:				
RE	:				
T/We r	nominate:	,			
		(Details of credit contract)  (Full name of person nominated)  er documents under the Consumer Credit Code on behalf of myself/all of us.  IMPORTANT  To has signed this nomination form is entitled to receive a copy of any notice or under the Consumer Credit Code. By signing this form you are giving up the right ith information directly from the credit provider.  has signed this nomination form can advise the credit provider at any time in wish to cancel their nomination.  X  (Signature of person making nomination)			
		IMPORTANT			
Each person who has signed this nomination form is entitled to receive a copy of an other document under the Consumer Credit Code. By signing this form you are giving to be provided with information directly from the credit provider.					
	Any person who has signed this nor writing that they wish to cancel their				
<u>x</u> (Signature of person making nomination)		<u>x</u> (Signature of person making nomination)			
(Full I	Name of person making nomination)	(Full Name of person making nomination)			
(Resid	lential Address of person making nomination)	(Residential Address of person making nomination)			
Date r	/ / nomination form signed	/ / Date nomination form signed			

# **BORROWER COPY**

# **Estimate of Fees and Charges**

Borrower:								
Security Address:								
Estimated Market Value:\$	Includ	Including Cost:\$						
Loan Amount: \$	Own I	Own Funds:\$						
Indicative Fixed Rate:	%p.a.*Indicative,	a.*Indicative/Variable Rate %p.a						
*Rates are subject	ct to change and v	vill be confirmed at settlement						
TermFixed Rate Period								
Proposed Repayments <u>\$</u>	er Month \$	per Fortnight \$	per Week					
ESTIMATED COSTS								
Application Fee	\$							
Legal Disbursements (approx)	<u>\$</u>							
Stamp Duty on Transfer of Land	\$							
Land Transfer Registration Fee	\$							
Stamp Duty On Mortgage	<u>\$</u>							
Lenders Mortgage Insurance (once on	ly) <u>\$</u>	Including	Stamp Duty					
Registration Fees **	\$							
Other costs	\$							
TOTAL APPROXIMATE COSTS PAY	ABLE <u>\$</u>	<u>(</u> E	<u>Estimate only)</u>					
Bank cheque fee of \$	6.00 per cheque for	arches and mortgage registration f each cheque drawn at settlement in your loan agreement before you						
Name of Lending Manager:								
Lending Manager Signature: x								
Date: /	1							

## **DISCHARGE REQUEST AND AUTHORITY AND DIRECTION**

10:						
	(Insert name & address of outgoing financier)					
Fax number:						
	(Insert fax num	ber, if known)				
Phone number:	(Insert phone number, if known)					
Attention:	(Insert name of contact person, if known)  (Insert property address)  (Insert account number, if known)					
RE: Property:						
Loan Account number:						
(Insert name of borrower)						
(Insert name of borrower)						
Hereby authorise(s) and di	rect(s) you to:					
<ul> <li>Advise payout fig</li> <li>Communicate at settlement of the</li> <li>Forward to <i>LOAI</i> agreement with y</li> <li>Office of State Re</li> </ul>	e of mortgage for ure foryour earliest convertischarge attention with the following the follow	(inspendence with <i>LO</i> , on to: <i>LOANSEC</i> age 1 of our exisull amount of <i>aa</i>	ert estiment extended	in relation tgage arestamp o	on to nd loan luty paid	·
• Forward to <b>LOAF</b>	<b>ISEC</b> , a copy of of	ur existing buildi	ng surve	y, ii neid	by you.	
<b>x</b> Signature of Borrower			Date	/	/	
<u>x</u> Signature of Borrower			Date	/	/	