

# Private Loan Application

## Section 1 - Introducer Details

Introducer Name

Introducer Company Name

Telephone Number

Email Address

Finance Date

 /  /   
Day / Month / Year

Estimated Settlement Date

 /  /   
Day / Month / Year

## Section 2 - Checklist

Attach the following documents and information relating to your loan requirements.

### All Applications

- Brokers own submission
- Applicant/Guarantor Identification Form
- Have you mandated the Borrower?
- Rates notice for all properties being refinanced

### New Purchase Applications

- Front page of the Contract of Sale/Contract Note and any Special Conditions (must show purchase price and settlement date)

### Refinance Applications

- Last 6 months statements of loans being refinanced

*Introducer's acknowledgement that required supporting documentation is attached to the completed application.*

Introducer Signature

### Trusts

- Trust Deed - must be provided with application to confirm beneficiaries, trust name and trustee

### Construction Loans

- Fixed price building contract
- Copy of DA conditions
- Copy of DA approved & stamped plans
- Completed presales schedule (if applicable)

## Section 3 - Personal Details of Applicants

**Applicant 1** Select one:  Borrower  Guarantor

Title  Dr  Mr  Mrs  Ms  Miss

Family Name

First Name  Middle Name(s)

Date of Birth  /  /   
Day / Month / Year

Email Address

Home Phone Number   Mobile Number   
Area code Number

Residential Address     
Unit # Street # Street Name

Suburb State Post Code

Time at Address    
Years Months

Driver's License #

Previous Address (if less than 2 years at current address)

Unit # Street # Street Name

Suburb State Post Code

Time at Address    
Years Months

Marital Status  
 Single  Married  De facto  Divorced  
 Widowed

Are you an Australian resident?  Yes  No

Country

Current Residential Status  
 Owner  Buying  Boarding  Renting  
 With Parents  Other

Postal Address (if different from residential address)

Unit # Street # Street Name

Suburb State Post Code

**Applicant 2** Select one:  Borrower  Guarantor

Title  Dr  Mr  Mrs  Ms  Miss

Family Name

First Name  Middle Name(s)

Date of Birth  /  /   
Day / Month / Year

Email Address

Home Phone Number   Mobile Number   
Area code Number

Residential Address     
Unit # Street # Street Name

Suburb State Post Code

Time at Address    
Years Months

Driver's License #

Previous Address (if less than 2 years at current address)

Unit # Street # Street Name

Suburb State Post Code

Time at Address    
Years Months

Marital Status  
 Single  Married  De facto  Divorced  
 Widowed

Are you an Australian resident?  Yes  No

Country

Current Residential Status  
 Owner  Buying  Boarding  Renting  
 With Parents  Other

Postal Address (if different from residential address)

Unit # Street # Street Name

Suburb State Post Code

## Section 3 - Personal Details of Applicants

### Applicant 1 Current Employment

Occupation

### Current Employment Status

- Full-Time  
  Part-Time  
  Self Employed  
 Casual  
  Retired  
  Unemployed  
  Other

Present Employer  Years  Months

Income Type  Amount (p.a.)

### Applicant 2 Current Employment Details

Occupation

### Current Employment Status

- Full-Time  
  Part-Time  
  Self Employed  
 Casual  
  Retired  
  Unemployed  
  Other

Present Employer  Years  Months

Income Type  Amount (p.a.)

## Section 4 - Company Borrower / Guarantor

### Full Legal Name of Company (as Registered by ASIC)

ACN  ABN

### Address of Principle Place of Business

Unit #  Street #  Street Name

Suburb  State  Post Code

### Registered Address of Company

Same as Place of Business  
 Unit #  Street #  Street Name

Suburb  State  Post Code

### Company Type

- Propriety  
 Public

### Trustee Status

- No Trustee  
 Acting as Trustee

### Directors of the company

### Shareholders of the Company

### % Ownership

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

## Section 5 - Trust Details

### Full Legal Name of Trust

### Registered Address of Trust

Unit #  Street #  Street Name

Suburb  State  Post Code

### Beneficiaries of Trust

(enter Full Names of Beneficiaries below)

### Trust Type

### Trust ABN

### Business Postal Address Same as Place of Business

Unit #  Street #  Street Name

Suburb  State  Post Code

### Primary Business Activity

### Trust Settler Name

## Section 6 - Assets

### Assets

Asset Type	Property Address	Post Code	Ownership	Description	Value	Monthly Income
Property (home)						
Invest. Property 1						
Invest. Property 2						
Invest. Property 3						
Invest. Property 4						
Invest. Property 5						
Invest. Property 6						
Savings						
Superannuation						
Shares						
Motor Vehicle(s)						
Deposit Paid						
Personal Effects						
<b>Total Assets</b>					\$ 0.00	\$ 0.00

## Section 7 - Liabilities

### Liabilities

Liability Type	Financier / Description	Loan Balance	Facility Limit	Monthly Payment	to be repai
Mortgage (home)					<input type="checkbox"/>
Mortgage (Invest. Property 1)					<input type="checkbox"/>
Mortgage (Invest. Property 2)					<input type="checkbox"/>
Mortgage (Invest. Property 3)					<input type="checkbox"/>
Mortgage (Invest. Property 4)					<input type="checkbox"/>
Mortgage (Invest. Property 5)					<input type="checkbox"/>
Mortgage (Invest. Property 6)					<input type="checkbox"/>
Car Lease / Hire Purchase					<input type="checkbox"/>
Personal Loan					<input type="checkbox"/>
Contingent Liability					<input type="checkbox"/>
Other Liabilities					<input type="checkbox"/>
<b>Total Liabilities</b>		\$ 0.00	\$ 0.00	\$ 0.00	

## Section 8 - Security Details

### First Security

Registered Proprietor(s)

Property Address

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Unit #	Street #	Street Name	Suburb	State	Post Code

Access Contact Name

Phone Number

<input type="text"/>	<input type="text"/>
Area code	Number

Mobile Number

Vacant     Owner Occupied     Tenanted

Security Type     Single residence     Residential Unit     Vacant Land     Other (please specify below)

Is this property mortgaged?     Yes     No    Are you discharging in full?     Yes     No

Who is the mortgage held with?

Lender name

Account Number

Amount Owing

Title Details

Lot No.

Deposited Plan / Strata Plan

Market Value

Purchase Price

Date of Purchase

<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Day		Month		Year

### Second Security

Registered Proprietor(s)

Property Address

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Unit #	Street #	Street Name	Suburb	State	Post Code

Access Contact Name

Phone Number

<input type="text"/>	<input type="text"/>
Area code	Number

Mobile Number

Vacant     Owner Occupied     Tenanted

Security Type     Single residence     Residential Unit     Vacant Land     Other (please specify below)

Is this property mortgaged?     Yes     No    Are you discharging in full?     Yes     No

Who is the mortgage held with?

Lender name

Account Number

Amount Owing

Title Details

Lot No.

Deposited Plan / Strata Plan

Market Value

Purchase Price

Date of Purchase

<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Day		Month		Year

## Section 9 - Finance Requested

Purpose of Loan (for example: purchase investment property, construction loan, bridging loan etc)

Exit Strategy (for example: refinance, sale of other property, sale of security property etc)

Loan Amount

Value of Security

Loan Term (months)

Please enter here any other information we need to know about your scenario

### Solicitor Details

Name of Firm

Contact Name

Address of Solicitor

Unit #

Street #

Street Name

Suburb

State

Post Code

Business Phone Number

Area code

Number

Mobile Phone Number

Email Address

### Accountant Details

Name of Firm

Contact Name

Address of Accountant

Unit #

Street #

Street Name

Suburb

State

Post Code

Business Phone Number

Area code

Number

Mobile Phone Number

Email Address

**Nearest living relative** - not living at the same address, whom Wentworth Finance may contact if required

First and Middle Name(s)

Address

Unit #

Street #

Street Name

Family Name

Suburb

State

Post Code

Home Phone Number

Area code

Number

Mobile Phone Number

## Section 10 - Feasibility

	Percentage %	Value \$
<b>Gross Realisation Value</b>		
GST		\$ 0.00
Selling Costs		
<b>Net Realisation Value</b>		<b>\$ 0.00</b>
<b>Development Costs</b>		
Land at valuation		
Acquisition costs		
Construction Costs		
Professional fees		
Statutory fees and contributions		
Project contingency		
Land holding costs		
Marketing		
<b>Total Hard Costs</b>		<b>\$ 0.00</b>
Finance charges		
Interest		
<b>Finance and Interest</b>		<b>\$ 0.00</b>
<b>Total Costs</b>		<b>\$ 0.00</b>
<b>Project Profit</b>		<b>\$ 0.00</b>
<b>Development Margin</b>		

## Section 11 - Funding Table

	Equity	Debt	Total
Land at valuation		\$ 0.00	\$ 0.00
Acquisition costs		\$ 0.00	\$ 0.00
Construction costs		\$ 0.00	\$ 0.00
Professional fees		\$ 0.00	\$ 0.00
Statutory fees and contributions		\$ 0.00	\$ 0.00
Project contingency		\$ 0.00	\$ 0.00
Land holding costs		\$ 0.00	\$ 0.00
Marketing		\$ 0.00	\$ 0.00
Finance charges		\$ 0.00	\$ 0.00
Interest		\$ 0.00	\$ 0.00
<b>Total Costs</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>Loan to Cost Ratio</b>			



## Section 12 - Current Projects

Project Address	Project Description (e.g. 13 x townhouses over single level basement)	Facility Limit	GRV	Lender	Expected Completion

## Section 13 - Previous Projects

Project Address	Project Description (e.g. 13 x townhouses over single level basement)	Year Completed	GRV	Lender



## Section 15 - Disclosures, Consents & Declarations By Borrower(s)

### 15.1 Applicant Declaration

1. Have you ever been bankrupt or entered into an arrangement to pay your creditor?  Yes  No
2. Are there any unsatisfied Court Judgements against you?  Yes  No
3. Have you ever been a shareholder or an officer of any company to which a manager, receiver administrator or liquidator has been appointed?  Yes  No
4. Has a mortgagee ever sold your property to recover a debt owing by you?  Yes  No
5. If you are seeking finance to complete the purchase of the security property, do you intend to borrow any other money for this purpose?  Yes  No
6. Has an application for the above loan been submitted by you or any other person to another lender?  Yes  No
7. Has the loan applicant/guarantor/director ever been known by any other name in the last 7 years? (e.g. maiden name, previous married name.)  Yes  No

### 15.2 Privacy Disclosure & Consent

#### Personal Information

Wentworth Finance will collect personal information from you in order to process your application. If you do not provide us with your personal information, we cannot process your application.

We may also use your personal information to tell you about other products and services offered by us or other members of Wentworth Finance and in order to do that we may disclose your information to them or our Service Providers such as mailing houses. Please contact us if you do not consent to us using or disclosing your personal information to tell you about other products and services. It is important that you contact us because by providing your details you will be taken to have consented to this use and disclosure.

In most cases, you can gain access to the personal information that Wentworth Finance hold about you. We aim to ensure that the personal information we retain about you is accurate, complete, and up to date. To assist us with this, please contact us if any of the details you have provided change. If you have concerns about the completeness or accuracy of the information, we have about you, we will take steps to correct it.

I agree that Wentworth Finance (and any other financier who at any time provides or has any interest in the credit) may do any of the following.

1. Seek and use commercial credit information about me to assess an application for consumer credit or commercial credit.
2. Seek and use consumer credit information about me to assess an application for commercial credit or consumer credit.
3. Seek and use a credit report about me by a credit reporting agency to collect overdue payments from me.
4. Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.
5. Seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about my credit worthiness, credit standing, credit history or credit capacity.
6. Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me, any consumer or commercial credit information.
7. Give to a credit reporting agency personal and/or commercial information about me. The information includes identity particulars; the fact the credit has been applied for and the amount; the fact that Wentworth Finance may be current credit provider to me; payments which become overdue more than 60 days and for which collection action has commenced; advice that payments are no longer overdue; advice that cheques drawn by me have been dishonored, advice that in the opinion of Wentworth Finance I have committed a credit infringement; and that credit provider to me by Wentworth Finance has been paid or otherwise discharged.
8. Disclose any report or personal information about me to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.
9. Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me.

### 15.3 Loan Application

By signing this form, I hereby apply for the loan described in this Application and confirm that all statements made in this Application are true and correct. Verification may be obtained from any source named herein. I understand that the credit provider may grant approval of the loan subject to an assessment of the security property and that to obtain final approval from the credit provider; I may have to pay a property assessment fee. I further understand that I may be liable for legal fees and other expenses, which the credit provider will describe to me in writing, but I will not incur any liability to the credit provider unless and until I choose to proceed with the loan application. I further understand the general insurance cover will be required for the security property from an insurer acceptable to the credit provider. I understand and agree that Wentworth Finance or a party associated with Wentworth Finance may be paid fees, margins, or commissions in respect of the credit arranged in consideration for its role as mortgage originator and/or mortgage manager.

### 15.4 Acknowledgement

I acknowledge that neither Wentworth Finance nor any part associated with Wentworth Finance, including the credit provider, has acted as my agent. I further acknowledge that any person who may have introduced me to Wentworth Finance has not acted as an agent of Wentworth Finance for the purpose of this loan.

### 15.5 Declaration of purpose for which credit is approved

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly for business purposes.

#### IMPORTANT

You should not sign this declaration unless this loan is wholly for business purposes.

By signing this declaration, you may lose your protection under the Consumer Credit Code.

By signing this Application, you are declaring under the Oaths Act that the information contained here is true and correct.

### 15.6 Signatures

Borrower/Director Name 1 (please print)

Borrower/Director Signature 1

Date

 /  / 

Borrower/Director Name 2 (please print)

Borrower/Director Signature 2

Date

 /  /