

DIRECTLINE FINANCE

SHORT TERM FINANCE & INVESTMENTS

Tel 1300 851 816 Fax 1300 660 653
Melbourne PO Box 7631 St Kilda Rd Vic 8004
Brisbane GPO Box 5032 Qld 4001
Email: info@directlinefinance.com.au

APPLICATION FOR MORTGAGE FINANCE

(Please complete in black pen)

INTRODUCER USE ONLY

Introducer Name and Principal Group (if applicable)		
Phone	Facsimile	Email

INDIVIDUAL BORROWER/S

Borrower One (1)			Borrower Two (2)		
Surname	Other Names		Surname	Other Names	
Drivers Licence No.	D.O.B.		Drivers Licence No.	D.O.B.	
Residential Address			Residential Address		
City	State	Postcode	City	State	Postcode
Phone Home	Work		Phone Home	Work	
Email	Mobile		Email	Mobile	

FINANCIAL INFORMATION

ACCOUNTANTS DETAILS Firm Name	
Accountants Name	Phone
SOLICITORS DETAILS Firm Name	
Solicitors Name	Phone

CORPORATE BORROWER

Company Name	ACN		
Registered Office Address			
Mailing Address			
Trading Address			
Director 1	Phone	Fax	Email
Director 2	Phone	Fax	Email
Principal Activities			

SECURITY PROPERTY DETAILS

Address 1	City	State	Postcode
Description of Property			Price/Value
Contact Person (for access)			Phone
Address 2	City	State	Postcode
Description of Property			Price/Value
Contact Person (for access)			Phone
Address 3	City	State	Postcode
Description of Property			Price/Value
Contact Person (for access)			Phone

STATEMENT OF ASSETS AND LIABILITIES

Assets	Value	Liabilities	Lender	Balance Owng
Property 1		Mortgage 1		
Property 2		Mortgage 2		
Property 3		Mortgage 3		
Bank Account		Credit Cards/Loans		
Deposit Paid		Other		
TOTAL ASSETS		TOTAL LIABILITIES		

LOAN PURPOSE

Amount Required	Term Requested	Proposed Settlement
Loan Purpose		

ADDITIONAL INFORMATION

BORROWER DECLARATIONS

YES NO

1. Have you, or your spouse, ever been declared bankrupt or insolvent, or assigned either estate for the benefit of creditors, or have you, or your spouse, had any unsatisfied court judgements against you or defaulted on any previous loans?

2. Have you, or your spouse, ever been shareholders or officers of any company of which a manager, receiver and/or liquidator has been appointed or have there been any unsatisfied judgements against such a company?

3. Has any fee charge been paid or promised to any other person as consideration for obtaining approval for this loan?

4. Have you or anyone on your behalf submitted an application to another lender for this loan?

5. Have you or will you be borrowing additional funds to complete the proposed purchase or development of the mortgaged property? If yes give details.

IMPORTANT

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

INVESTMENT OR BUSINESS PURPOSE DECLARATION (Must be Completed)

I/We declare that the credit to be provided to me/us by Directline Finance Pty Ltd ACN 116430294 is to be applied wholly, or predominantly for business and/or investment purposes (or for both purposes).

Signature _____ Signature _____ Signature _____

CREDIT AND PERSONAL INFORMATION PRIVACY

The Privacy Act 1988 ('Act') regulates the obtaining, use and disclosure of certain personal and credit information about you. For more information, please refer to The lender's website.

Please read the following consent carefully and obtain appropriate professional advice if it contains anything you do not clearly understand.

Consent

In this document:

- ◆ '*commercial credit arrangement*' means any arrangement concerning commercial credit in connection with my application;
- ◆ '*application*' means, as applicable, my application to The lender as a borrower under a *commercial credit arrangement* or my application to the lender to guarantee a proposed borrower under a *commercial credit arrangement*;
- ◆ '*commercial credit*' means credit provided or to be provided by The lender to be applied wholly or predominantly for business or investment purposes (or for both purposes);
- ◆ '*credit report*' has the same meaning as it does in the Act;
- ◆ '*1*', '*me*' and '*my*' include, as applicable, *we*, *us* and *our*;

APPLICATION FOR MORTGAGE FINANCE

- ◆ **'permitted information'** means any personal information, credit information or credit report about me that is permitted to be obtained, used or disclosed in accordance with and to the extent permitted by section 18 of the Act;
- ◆ **'The lender'** means, as applicable, Directline Finance Pty Ltd ACN 116430294, W.H. Parsons & Associates Solicitors, Prime Finance Pty Ltd ACN 112 131 496 and any related corporation.

I agree that in connection with:

- ◆ my application;
- ◆ the making of a commercial credit arrangement;
- ◆ the on-going management and administration of a commercial credit arrangement;
- ◆ the collection of any amounts payable to the lender under a commercial credit arrangement that are overdue for payment; and
- ◆ the collection or recovery of any debts or other amounts payable to the lender under a commercial credit arrangement;

The lender may do any of the following:

- ◆ obtain and use permitted information from a credit reporting agency;
- ◆ obtain and use permitted information from another credit provider or any lawful source of such information;
- ◆ disclose permitted information in its possession to:
 - a credit reporting agency;
 - another credit provider in accordance with my written authority;
 - a prospective guarantor of a proposed commercial credit arrangement to enable that prospective guarantor to determine whether or not to offer the proposed guarantee;
 - my guarantor of a commercial credit arrangement as may be requested by the guarantor from time to time or in relation to the enforcement or proposed enforcement of the guarantee;
 - a mortgage insurer in connection with the provision or proposed provision of mortgage insurance;

a person or body generally recognised and accepted in the community as being appointed or established for the purpose of settling any dispute that may arise between the lender and me in connection with a commercial credit arrangement;

- any appropriate State or Territory Minister, Department or authority to assist with the facilitation of a commercial credit arrangement or the management or supervision of schemes or arrangements under which such assistance is given;
- a supplier of goods or services to me to enable that supplier to determine whether or not accept payment from me by means of a credit card or electronic funds transfer;
- a person or body considering taking an assignment of or discharging on my behalf a debt owed by me to the lender;
- a person or body engaged by the lender to manage a commercial credit arrangement, including the collection of any overdue payments and the collection or recovery of any debts or other amounts payable to the lender under a commercial credit arrangement;
- a corporation, including its professional advisors, in connection with the purchase or assignment of an obligation owed to or security taken by the lender in relation to a commercial credit arrangement;
- another credit provider with security over all or part of the same security as the lender under a commercial credit arrangement and where I am at least 60 days overdue in making a payment under either the commercial credit arrangement or the other credit provider's loans to enable the lender and the other credit provider to decide what action to take in relation to the overdue payment;
- to any person where the disclosure is required or authorised by law;
- me;
- any person in accordance with my written authority; and
- to any person authorised in writing by me to operate any account with the lender resulting from my application.

Print Full Name _____ Signed by _____ Date _____

Print Full Name _____ Signed by _____ Date _____

Print Full Name _____ Signed by _____ Date _____