

APPLICATION FORM

Introducing Company _____ Date _____

Introducers name _____ T.N _____

F.N _____ Email _____

Name of Aggregator _____

Please include the following with your application,

- 100 point Identification for each applicant – **please ensure copies are legible**
- A recent rates notice for the subject security property – if refinance.
- A copy of the front page of the contract – if new purchase.
- 6 months loan statements for existing mortgage – if refinance.
- If PAYG – letter of employment and/or two recent pay slips.
- If self employed – completion of Low Doc Declaration.



Office use only – do not sign this section

Application form reviewed and approved for processing

Print name

Sign

Date

Fields must be completed *

Loan requirements

- * Loan amount \$ _____ Loan Term 1 year () 3years ()
- * If more than \$30,000.00 cash out please give details of how this is to be utilised.

- _____
- _____
- * Purpose of funds () Refinance existing loan/s () Purchase property
() Raise capital () Other, give details

Please note, MDN Mortgages is only able to provide mortgages for transactions that are **not** subject to the Consumer Credit Code. **The mortgage you are entering into is a low-document product. It is strongly recommended that you seek independent legal and financial advice regarding this mortgage.**

Borrower information (if company)

- * Name of company _____ ABN _____
- * Registered address _____
- * Date of Incorporation _____ T.N _____

(Personal details of borrowers to be completed below)

Personal details of borrower (1) (all available contact phone numbers and if available an e-mail address must be completed)

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- * Surname _____ * Other names _____
- * Current address Unit number _____ * Street number _____
- * Street name _____ * Suburb _____ * Postcode _____
- * Date of Birth _____ Marital Status _____
- * Phone No: Home _____ * Business _____ Mobile _____
- Applicants e-mail _____ Drivers licence number _____
- * Employed by _____
- * If self employed give nature of business _____
- * Annual gross income \$ _____

Personal details of borrower (2) (all available contact phone numbers and if available an e-mail address must be completed)

- * Surname _____ * Other names _____
- * Current address Unit number _____ * Street number _____
- * Street name _____ * Suburb _____ * Postcode _____
- * Date of Birth _____ Marital Status _____
- * Phone No: Home _____ * Business _____ Mobile _____
- Applicants e-mail _____ Drivers licence number _____
- * Employed by _____
- * If self employed give nature of business _____
- * Annual gross income \$ _____

Security property (1)

- * Address of security property: Unit number _____ Street number _____
- * Street name _____ Suburb _____ Postcode _____
- * Estimated value \$ _____ Date of purchase _____
- Current zoning (eg) residential _____ *Is property currently rented (y) (n)
- * Gross rental \$ _____ *Contact for valuer access _____ T.N. _____
- * Nature of Security () House () Units/s
() Townhouse () Other, give details _____

Applicant's solicitor's details

It is required that the borrower/s have legal representation for this mortgage.

Name of firm _____

Address of firm: Unit or suite number _____ Street number _____

Street name _____ Suburb _____ Postcode _____

T.N: _____ F.N: _____

D.X _____ Contact _____

Email Address _____

ASSETS & LIABILITY STATEMENT

Name _____ DOB ___ / ___ / ___ Address _____

Name _____ DOB ___ / ___ / ___ Address _____

ASSETS				LIABILITIES	
DESCRIPTION			\$000	DESCRIPTION	
PROPERTY				PROPERTY	
Full Address	Registered Owner	Date Purchased	Purchase Price	Lender	Rate
VEHICLES					
BANK DEPOSIT eg cash in bank etc				OVERDRAFT / Personal loans etc	
SECURITIES , eg company shares etc				TAXATION LIABILITY	
OTHER , eg boats superannuation, furniture etc.				OTHER , eg Credit cards etc.	
TOTAL				TOTAL	

I/We certify the above information is complete and correct and that the assets referred to are not subject to any Encumbrances, trusts, or other interests except as disclosed and that there are no material omissions.

Applicants Signature: _____ / _____ / _____ Applicants Signature: _____ / _____ / _____

PRIVACY ACT AND PROTECTION OF PRIVACY CONSENT BY

APPLICANT AND GUARANTOR PRIVACY ACT 1988

I/We acknowledge that I/we have made an application for credit from MDN Mortgages Pty Ltd

MDN Mortgages Pty Ltd may use the personal information you provide about you for the purpose of providing credit and for direct marketing of products and services offered by MDN Mortgages Pty Ltd or an organisation MDN Mortgages Pty Ltd are affiliated with or represents.

The information provided by you will be held by MDN Mortgages Pty Ltd and you can obtain information about it by contacting MDN Mortgages Pty Ltd. You have the right to request not to receive direct marketing material.

I/We agree that MDN Mortgages Pty Ltd and any other financier or manager who at any time provides or has any interest in the credit (all included in the term "MDN Mortgages Pty Ltd") can do any of the following at any time.

- Commercial Credit Information:** Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit.
- Consumer information:** Seek or use consumer credit information about me/us to assess an application for commercial credit or consumer credit.
- 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.
- Provide Information to mortgage insurer:** Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.
- Exchange of information between credit providers:** 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/our credit worthiness, credit standing, credit history or credit capacity. In particular, MDN Mortgages Pty Ltd may provide a bank opinion on me/us.
- Exchange of information with advisers:** Seek from and use or give to any originator, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me/us any consumer or commercial credit information.
- Provide information to credit reporting agencies.** Give to a credit reporting agency personal or commercial information about me/us. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact the MDN Mortgages Pty Ltd is a current credit provider to you; payments which become overdue more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once, in specified circumstances that in the opinion of MDN Mortgages Pty Ltd you have committed serious credit infringement; and the credit provided to you by MDN Mortgages Pty Ltd has been paid or otherwise discharged.
- 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.
- Provide information to Guarantors:** Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us.
- Disclosure of personal information:** Disclose personal information about me/us to organisations involved in providing credit to me/us, or any other associate, or contractor or MDN Mortgages Pty Ltd, including, for example, stationery printing houses, mail houses, lawyers, accountants, or people considering acquiring an interest in your business or your assets.

I/We authorise MDN Mortgages Pty Ltd or its agents to make such enquiries and take up such references, as it considers necessary in relation to my/our application. I/We also understand and agree that MDN Mortgages Pty Ltd and other intermediaries may be paid and retain fees, margins and commissions in respect of the credit arranged by MDN Mortgages Pty Ltd. If you do not provide personal information, MDN Mortgages Pty Ltd may be unable to provide you credit.

Dated the _____ day of _____ 200

Print Name Borrower (1)

Signature Borrower (1)

Date

Print Name Borrower (2)

Signature Borrower (2)

Date

To help us better understand your application, please answer the following questions.

Is your current mortgage in default? Yes No

If yes, how many months is your mortgage in default? Months

Please provide below a brief explanation of how this default occurred.

If your current mortgage is in default, how has your financial position improved to allow you to make the mortgage payments under this mortgage?

What is your exit strategy at the end of this loan term? (only required for 6 "n" 6 month product)

Is there any other information that will help us approve your application?

I/we declare that the information provided is true and correct.

Name Borrower (1)
(Please Print)

Signature Borrower (1)

Date

Name Borrower (2)
(Please Print)

Signature Borrower (2)

Date

For self employed applicants only

Low Doc Declaration

Please note, all applicants declaring their income must complete this document in full.

Applicants Name(s) _____

Loan Amount \$ _____

	Applicant 1	Applicant 2
ABN Name		
ABN Number		
Gross Annual Income	\$ _____	\$ _____

In addition to the declarations in my application, I declare that;

1. I have requested the lender not to require production of any documentary evidence of my income. Accordingly, I understand that **the lender may not independently verify** the information in my application concerning income.
2. **I have carefully considered my financial position and**, in accordance with your recommendation, have sought and obtained such financial and other advice as I consider appropriate in connection with the proposed loan. I fully understand that if we do not make the repayments the lender can sell the security property.
3. I am satisfied that I am able to meet the repayments on the proposed loan, as well as all of my other financial obligations (including living expenses) **without hardship**.
4. **I am not relying on the lender to review my financial position** to make a decision about whether I can meet the repayments under the proposed loan without hardship.
5. I understand that **the lender will rely on these declarations** in considering my loan application, and if approved, in providing me with credit under the resulting loan contract.

I acknowledge that I have read and understood the above declarations.

Name Borrower (1)
(Please Print)

Signature Borrower (1)

Date

Name Borrower (2)
(Please Print)

Signature Borrower (2)

Date

Introducer Declaration

Due to the Anti Money laundering and Counter Terrorism Financing Act, please ensure that you personally inspect and attach a copy of each applicants (1) current divers license or (2) International Travel Document (e.g. passport).

Please read the declaration below carefully and ensure that it is accurate.

I _____
Full name of introducer

Of _____
Name of company

Address of company

I declare that I have met with

Name of Borrower (1)

Name of Borrower (2)

I declare that I have examined his/her identification documents as listed on the attachment.

I attach a true and correct copy of each identification document. **Yes**

I believe each identification document to be that of the above. **Yes**

I am not aware of any fact that could suggest the identification document is not authentic or that each applicant is not the person he/she claims to be. **Yes**

I acknowledge that I will be regarded as an agent of MDN Mortgages Pty Ltd for the purposes of conducting the procedure referred to in this declaration. I acknowledge that I am not an agent for any other purpose and am not entitled to bind MDN Mortgages Pty Ltd for any purpose.

Introducer Name

Introducer Signature

100 Points Identification Guide

Document	Number	Place Issued	Date of Birth	Points
Passport				70
Birth Certificate				70
Citizenship Certificate				70

Document	Number	Place Issued	Expiry Date/Ref No	Points
Drivers Licence				40
National ID Card				40
Pension or Health Card				40
Educational Institution ID Card				40

Document	Name & Title	Company Name	Date & Address	Points
Employer Reference Certifying Name & Address				35

Document	Council Name	Account Number	Date Issued	Points
Rates Notice				35

List below one card only from each Financial Institution

Document	Card Type	Number	Expiry Date	Points
Credit Card or ATM Card				25
Credit Card or ATM Card				25
Credit Card or ATM Card				25
Credit Card or ATM Card				25

Document	Bank	Branch	Account Number	Points
Bank Passbook				25

Document	Issue Date	Number	Expiry Date	Points
Medicare Card				25

Document	Issue Date	Place of Issue	Points
Marriage Certificate			25

Document	Issue Date	Account Number	Points
Electricity Account			25
Gas Account			25
Telephone Account			25

Total Number of Points	
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MDN Mortgages requires a minimum of one **clear photo** identification per applicant.