



A division of Trustar Mortgage Pty. Ltd. A.C.N. 096 784 226 &
Trustar Investment Pty. Ltd. A.C.N. 087 247 569

Suite 210, Level 2, 451 Pitt Street, SYDNEY NSW 2000
P. O. Box K82, HAYMARKET NSW 1240
Phone: (02) 9282 9299 Fax: (02) 9282 9255

Loan Application Form

Agent/Consultant Use Only	
Applicant/s Name	
Reference Number	

Introducer details			
Name		Introducer ID	Location
Contact Phone	Fax		E-mail
Establishment Fee	Being for <input type="checkbox"/> Valuation <input type="checkbox"/> Legal <input type="checkbox"/> Full payment	Lodged Date	Proposed Settlement Date

Comments/Remarks			
Postal Address after Settlement	Address	Suburb	State Postcode

Credit Card Payment			
Credit Card Type <input type="checkbox"/> Master Card <input type="checkbox"/> Visa Card <input type="checkbox"/> AMEX		Card Number	
Card Holder's Name	Expiry Date	Amount \$	Signature X

TRUSTAR MORTGAGE

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FINANCE APPLICATION

COMPANY APPLICATION DETAILS (if applicable)

Company Name	Company A.C.N. or ABN
Registered Address	Postcode

PERSONAL DETAILS

<input type="checkbox"/> Borrower <input type="checkbox"/> Mortgagor <input type="checkbox"/> Guarantor			<input type="checkbox"/> Borrower <input type="checkbox"/> Mortgagor <input type="checkbox"/> Guarantor		
1	Title	Surname	2	Title	Surname
Given Name			Given Name		
Date of Birth	Marital Status	N# of Dependant Children	Date of Birth	Marital Status	N# of Dependant Children
Driver's Licence	Phone (H) (Mobile)		Driver's Licence	Phone (H) (Mobile)	
Home Address			Home Address		
Suburb/State/Postcode		Years there	Suburb/State/Postcode		Years there
Previous Address			Previous Address		
Suburb/State/Postcode		Years there	Suburb/State/Postcode		Years there
Postal Address			Postal Address		
Suburb/State/Postcode			Suburb/State/Postcode		

EMPLOYMENT DETAILS

Present Employer		Present Employer	
Occupation	Length of Service	Occupation	Length of Service
Contact Person	Telephone Number	Contact Person	Telephone Number
Previous Employer (only if less than 2 years)		Previous Employer (only if less than 2 years)	
Occupation	Length of Service	Occupation	Length of Service

LOAN DETAILS

Purpose of Loan <input type="checkbox"/> New Purchase <input type="checkbox"/> Re-finance <input type="checkbox"/> Other (Specify)			Product Name	Term of Loan Years
Loan A	Loan Amount \$	Type of Loan <input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest only for Years	Type of Rate <input type="checkbox"/> Variable Rate % <input type="checkbox"/> Fixed Rate % for Years	
Loan B	Loan Amount \$	Type of Loan <input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest only for Years	Type of Rate <input type="checkbox"/> Variable Rate % <input type="checkbox"/> Fixed Rate % for Years	
Loan C	Loan Amount \$	Type of Loan <input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest only for Years	Type of Rate <input type="checkbox"/> Variable Rate % <input type="checkbox"/> Fixed Rate % for Years	

SECURITY PROPERTY DETAILS

Property	Address / Suburb / State / Postcode	Market Value	Property Priority
1		\$	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment
2		\$	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment

Total Loan Amount: \$ **Total Security Value:** \$ **L.V.R. =** %

SOLICITOR DETAILS	Name of Firm					
	Address					
	Contact Person	Phone	Fax	DX		

FINANCIAL DETAILS							
Assets			Liabilities/Debts				
Bank Balance			Mortgage Loan				
1)	\$		1)	\$			
2)	\$		2)	\$			
3)	\$		Personal Loan	\$			
Real Estate Owned	\$		Leasing/Hire Purchase	\$			
Marketable Securities	\$		Credit Card Limit	\$			
Furniture	\$			\$			
Motor Vehicle/s	\$			\$			
Other Assets	\$		All other debts (rates, taxes, etc.)	\$			
	\$			\$			
Deposit Paid	\$			\$			
Total Assets	\$		Total Liabilities	\$			
Income (per annum)			Commitments (per annum)				
	Borrower 1	Borrower 2	Taxes payable	\$			
Salary (gross)	\$	\$	Mortgage Repayments	\$			
Business Income	\$	\$	Personal Loan repayments	\$			
Rental Income	\$	\$	Leasing/Hire Purchase	\$			
Interest/Dividends	\$	\$	Credit Card Repayments	\$			
Commission	\$	\$	Rent	\$			
Others	\$	\$		\$			
Total Income	\$		Total Commitments	\$			
REAL ESTATE OWNED							
	Property Address	Owned by	Market Value	Net Rent P/A	Outstanding Mortgage	Repayments P/A Lender	
			\$	\$	\$	\$	
			\$	\$	\$	\$	
			\$	\$	\$	\$	
Total			\$	\$	\$	\$	
CREDIT HISTORY							
1.	Have you /or your spouse ever been declared bankrupt or insolvent, or has either of your estates been assigned for the benefit of creditors ie. A Part X arrangement under the Bankruptcy Act?					Yes <input type="checkbox"/>	No <input type="checkbox"/>
2.	Have you /or your spouse ever been directors/officers of any company to which a manager, receiver, controller, administrator and/or liquidator has been appointed?					Yes <input type="checkbox"/>	No <input type="checkbox"/>
3.	Is there any unsatisfied judgement entered in any court against you /or your spouse, or any company of which you or your spouse are or were a director/officer?					Yes <input type="checkbox"/>	No <input type="checkbox"/>
4.	Have you /or your spouse, or any company with which you are or were associated, ever had a mortgage exercise a power of sale over any of your property?					Yes <input type="checkbox"/>	No <input type="checkbox"/>
5.	Has any part of the deposit or the balance due above this loan been obtain from borrowing?					Yes <input type="checkbox"/>	No <input type="checkbox"/>
6.	Has any application in respect of this loan been submitted by you or any other person on your behalf to any other lender and been declined?					Yes <input type="checkbox"/>	No <input type="checkbox"/>
AGREEMENT AND DECLARATION							
1. I/We hereby apply for a loan and certify that the statements made in this loan application are true and correct and will remain true and correct unless and until I/we notify you otherwise in writing.							
2. I/We agree to pay all costs reasonably incurred by you in consequence of this application, to the extent that such payments are not prohibited by law.							
3. I/We authorise you to arrange a valuation of the security offered, provided that the approval 'in principal' of this loan has been obtained by you, and I/we understand that such a valuation will be required from an approved license valuer, and that no refund of applications fees will be made in the event that the valuation does not meet your requirement.							
4. My/Our solicitor/conveyancer is authorised to accept any notification on my/our behalf.							
5. If a loan is approved, you will issue me/us with a letter of offer. If accepted, I/We will be bound by the terms and conditions.							
6. I/We agree to execute a first ranking mortgage over the security property/ies.							
7. I/We also acknowledge having received a Privacy Consent and Acknowledgment Form to be signed by the proposed guarantors and us and attach executed copies of this document with this application.							
8. I/We acknowledge that Trustar Mortgage may be paid and retain fees, margins and commissions.							
Signature of Applicant	1. X	2. X	Date:/...../.....				

LOAN PURPOSE CHECKLIST

***Extremely important notice to the Applicant(s)
Each Borrower must complete this section***

	The purpose of this proposed loan is:	LOAN AMOUNT SOUGHT \$
1.	To purchase a residence to be owner-occupied.	\$
2.	To refinance an owner-occupied residence.	\$
3.	To purchase a property for investment purposes.	\$
4.	To refinance a property for investment purposes.	\$
5.	To finance the construction of a residence to be owner-occupied.	\$
6.	To finance the construction of a property for investment purposes.	\$
7.	To finance the expenditure of a personal, domestic, or household nature, as follows:	\$ \$
8.	To provide a line of credit for borrower's business.	\$
9.	To have available credit to make personal purchases.	\$
10.		\$
11.		\$
	Total Loan:	\$

SIGNATURE (1) _____ PRINT NAME _____ DATE _____

SIGNATURE (2) _____ PRINT NAME _____ DATE _____

SIGNATURE (3) _____ PRINT NAME _____ DATE _____

SIGNATURE (4) _____ PRINT NAME _____ DATE _____

Privacy Act Declaration

***This page must be completed and signed by all applicants,
(i.e. borrowers, guarantors and witnesses)***

I/We acknowledge that in accordance with the relevant provisions of the Privacy legislation, certain items of personal information about me/us contained in this application and permitted to be kept on a credit information file, might be disclosed to a credit reporting agency.

Authority to exchange information with other credit providers

In accordance with the Privacy Act, I/we authorise Interstar Home Loan Corporation NZ Ltd, Interstar Mortgage Management Pty Ltd and related companies to give and obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

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

- To assess an application by me/us for credit.
- To assist me/us avoid defaulting on my/our credit obligations.
- To notify other credit providers of a default by me/us.
- To assess my/our credit worthiness.

Authority for Mortgage Insurers

I/We authorise a Mortgage Insurer to obtain my/our credit report from a credit reporting agency and in accordance with the Privacy Act we authorise Interstar Home Loan Corporation NZ Ltd, Interstar Mortgage Management Pty Ltd and related companies to disclose a report or information to a Mortgage Insurer to assess whether to insure or the risk of insuring Interstar Mortgage Management Pty Ltd for the mortgage credit given to me/us, or to assess the risk of default by me/us on the mortgage credit, for any purposes arising under the contract of mortgage insurance between the lender/mortgagee and the Mortgage Insurer.

I/We declare that I am/we are over the age of 18 and the information contained in this application and attached statements are true and correct in every particular and it is upon this basis that I/we make this application.

SIGNATURE (1) _____ PRINT NAME _____ DATE _____

SIGNATURE (2) _____ PRINT NAME _____ DATE _____

SIGNATURE (3) _____ PRINT NAME _____ DATE _____

SIGNATURE (4) _____ PRINT NAME _____ DATE _____

WITNESS SIGNATURE _____ DATE _____

NAME OF WITNESS _____