

EasyDoc/Quik Equity Declaration of Financial Position

This declaration must be completed and signed by ALL borrowers for EasyDoc (Prime) or Quik Equity (Non-Conforming) loan programs

To: **Perpetual Trustees Victoria Limited** (Lender)

1. Loan Details

Loan Amount	\$	Monthly Repayment (est.)	\$
Maturity Date/Term			

The Lender recommends that all applicants seek independent legal and financial advice prior to obtaining a loan.

2. Borrower Details

	Borrower (1)	Borrower (2)
First Name		
Surname or Company Name		

3. Declaration of Financial Position

I/We certify warrant and represent to the Lender that:

- (a) I am/we are aware the Lender has made limited or no enquiries in relation to my/our ability to meet my/our obligations under this loan;
- (b) I am/we are satisfied that my/our obligations to the Lender will not adversely impact on my/our ability to meet all my/our financial obligations (including living expenses) as and when they fall due;
- (c) I/we request the Lender to assess this facility without the documentary evidence of my/our income and financial position as such documentary evidence is not readily available or may not be a true representation of my/our financial position;
- (d) I am/we are aware that the interest rate payable to the Lender is higher than the rate which would be payable if I/we qualified for an alternative loan product by the provision of satisfactory documentary evidence of my/our income and financial position; and
- (e) My/our ABN/ACN number is: _____

I/we acknowledge that the Lender is relying on this declaration in considering whether or not to approve my/our loan application

Signature

Signature

Full Name of person making declaration

Full Name of person making declaration

Date

Date

- **A fully completed and signed original must be held on the Mortgage Manager's file.**
- The declarant/s is/are required to sign any/all alterations made on this form.
- If loan is predominately for business or investment purposes (more than 50% of loan funds are to be used for non-personal purposes), all borrowers must complete a Declaration of Purpose Regulation 10 form.
- If you discharge your loan in the first five years, fees may apply. Please refer to your loan Terms and Conditions.