

LoDoc/Quik Doc Declaration of Financial Position

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

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

1. Loan Details

Loan Amount	\$	Interest Rate	%
Maturity Date/Term		Monthly Repayment (est)	\$

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		
ABN or ACN (Companies only)		
Occupation		

3. Declaration of Financial Position

I/We certify warrant and represent to you that:

- (a) I/We have fully disclosed to the Lender all details of my/our income;
- (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 confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial financial hardship; and
- (d) I/We have requested the Lender to assess this facility without the documentary evidence of my/our income.

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

Principal Income	Borrower (1)	Borrower (2)
Self employed: Net Profit Before Tax	\$	\$
+ Current rent received	\$	\$
Additional Income		
Gross Income (PAYG) p.a.	\$	\$
Total	\$	\$

Total Assets	\$	\$
Total Liabilities	\$	\$
Net Assets	\$	\$

Signature/s of all borrowers		
Date Declaration signed	/ /	/ /

4. Accountant's Declaration (to be completed if ABN/ACN is registered for less than two years)

I am the accountant/tax agent for the above name applicant/s and am in a position to confirm that the applicant/s has/have been self employed and trading for a minimum of the past two financial years.

Firm name, address and telephone number:	Accountant's name:
	CA Membership #:
Telephone:	Signature:

- **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 to this form.
- At the time of application, ABN/ACN must be current and have been held for a minimum of two years. If not satisfied, Section 4 (Accountant's Declaration) must be completed.
- 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.
- **Prime Finance Loans only** – If you present documentation (which is satisfactory to the Lender) at a later stage, in order to verify income, it will be compared with the income that has been declared (above). This comparison will be used by the Lender in assessing whether you are eligible for a decrease in interest rate. Any rate change will be at the Lender's discretion and subject to the facility being conducted within the loan Terms and Conditions.