

Mortgage Loan Application

Application ID No.

Company/Trust Details

Company/Trust 1

☐ Borrower ☐ Guarantor

Company/Trust Name

A.C.N.

Registered Address

State Postcode

Accountant's details:

Name

Phone No. ()

Email Address

Company/Trust 2

☐ Borrower ☐ Guarantor

Company/Trust Name

A.C.N.

Registered Address

State Postcode

Accountant's details:

Name

Phone No. ()

Email Address

Personal Details

Applicant 1

☐ Borrower ☐ Guarantor

Surname

First Name

Middle Name

Is applicant known by any other name? If so please provide full details:

Date of birth

 / /

Drivers Licence Number

State of Issue

Expiry Date

 / /

Applicant 2

☐ Borrower ☐ Guarantor

Surname

First Name

Middle Name

Is applicant known by any other name? If so please provide full details:

Date of birth

 / /

Drivers Licence Number

State of Issue

Expiry Date

 / /

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Personal Details (Continued)

Applicant 1

Mobile No.

Home Phone No. ()

Work No. ()

Email Address

Preferred method of contact: ☐ Phone ☐ Email

Applicant permanent resident ☐ Yes ☐ No
or Australian citizen? ☐ Yes ☐ No

Marital Status: ☐ Married ☐ De-facto ☐ Separated
☐ Single ☐ Divorced ☐ Widowed

No. of Dependents Ages of Dependents

Current Residential Address

State Postcode

Time there: Yrs

Mailing Address (same as above ☐)

State Postcode

Current housing situation:

☐ Owner ☐ Living with Parents
☐ Boarding ☐ Other, details:
☐ Renting

If less than 5 years at current address, please provide details of your previous residential address:

Address

State Postcode

Time there: Yrs

Residential Address of applicant after settlement:

Address (same as current address ☐)

State Postcode

Applicant 2

Mobile No.

Home Phone No. ()

Work No. ()

Email Address

Preferred method of contact: ☐ Phone ☐ Email

Applicant permanent resident ☐ Yes ☐ No
or Australian citizen? ☐ Yes ☐ No

Marital Status: ☐ Married ☐ De-facto ☐ Separated
☐ Single ☐ Divorced ☐ Widowed

No. of Dependents Ages of Dependents

Current Residential Address

State Postcode

Time there: Yrs

Mailing Address (same as above ☐)

State Postcode

Current housing situation:

☐ Owner ☐ Living with Parents
☐ Boarding ☐ Other, details:
☐ Renting

If less than 5 years at current address, please provide details of your previous residential address:

Address

State Postcode

Time there: Yrs

Residential Address of applicant after settlement:

Address (same as current address ☐)

State Postcode

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Employment Details

Applicant 1

Current Employment: (please select)

☐ Full time ☐ Permanent Part time ☐ Casual

☐ Contractor ☐ Self funded retiree

☐ Other:

☐ Self-employed, nature of business:

ABN: Start Date / /

Current Occupation:

Start Date / /

Are you on Probation? ☐ Yes ☐ No

Current Employer details:

Name

Address

State Postcode

Phone No. ()

If in current employment for less than 12 months, please provide:

Previous Employer

Address

State Postcode

Start Date / / End Date / /

Details of 2nd Job

Occupation

Start Date / /

Are you on Probation? ☐ Yes ☐ No

Employer Name

Employer Address

State Postcode

Employer Phone No. ()

Applicant 2

Current Employment: (please select)

☐ Full time ☐ Permanent Part time ☐ Casual

☐ Contractor ☐ Self funded retiree

☐ Other:

☐ Self-employed, nature of business:

ABN: Start Date / /

Current Occupation:

Start Date / /

Are you on Probation? ☐ Yes ☐ No

Current Employer details:

Name

Address

State Postcode

Phone No. ()

If in current employment for less than 12 months, please provide:

Previous Employer

Address

State Postcode

Start Date / / End Date / /

Details of 2nd Job

Occupation

Start Date / /

Are you on Probation? ☐ Yes ☐ No

Employer Name

Employer Address

State Postcode

Employer Phone No. ()

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Income Details

With each income type below please indicate the frequency as appropriate (W=Weekly, F=Fortnightly, M=Monthly, A=Annual)

| Applicant 1 | Frequency |
|--|----------------------|
| Gross Salary \$ <input type="text"/> | <input type="text"/> |
| Overtime/Shift Allowance \$ <input type="text"/> | <input type="text"/> |
| Bonus \$ <input type="text"/> | <input type="text"/> |
| Commission \$ <input type="text"/> | <input type="text"/> |
| Investment Income \$ <input type="text"/> | <input type="text"/> |
| Car Allowance \$ <input type="text"/> | <input type="text"/> |
| Existing Rental Income \$ <input type="text"/> | <input type="text"/> |
| Proposed Rental Income \$ <input type="text"/> | <input type="text"/> |
| Non Taxable Income \$ <input type="text"/> | <input type="text"/> |

| Other Income | Frequency |
|--|----------------------|
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |

| Applicant 2 | Frequency |
|--|----------------------|
| Gross Salary \$ <input type="text"/> | <input type="text"/> |
| Overtime/Shift Allowance \$ <input type="text"/> | <input type="text"/> |
| Bonus \$ <input type="text"/> | <input type="text"/> |
| Commission \$ <input type="text"/> | <input type="text"/> |
| Investment Income \$ <input type="text"/> | <input type="text"/> |
| Car Allowance \$ <input type="text"/> | <input type="text"/> |
| Existing Rental Income \$ <input type="text"/> | <input type="text"/> |
| Proposed Rental Income \$ <input type="text"/> | <input type="text"/> |
| Non Taxable Income \$ <input type="text"/> | <input type="text"/> |

| Other Income | Frequency |
|--|----------------------|
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |

Self-Employed / Sole trader / Partnership

| Applicant 1 | Current Year | Previous Year |
|--------------|----------------------|----------------------|
| NPBT | <input type="text"/> | <input type="text"/> |
| Interest | <input type="text"/> | <input type="text"/> |
| Add-Backs | <input type="text"/> | <input type="text"/> |
| Depreciation | <input type="text"/> | <input type="text"/> |

| Applicant 2 | Current Year | Previous Year |
|--------------|----------------------|----------------------|
| NPBT | <input type="text"/> | <input type="text"/> |
| Interest | <input type="text"/> | <input type="text"/> |
| Add-Backs | <input type="text"/> | <input type="text"/> |
| Depreciation | <input type="text"/> | <input type="text"/> |

Mortgage Loan Application

Statement of Position

Assets

| Real Estate | Current Value |
|------------------------------|-------------------------------|
| Real Estate 1 | \$ <input type="text"/> |
| Address <input type="text"/> | |
| State <input type="text"/> | Postcode <input type="text"/> |
| Real Estate 2 | \$ <input type="text"/> |
| Address <input type="text"/> | |
| State <input type="text"/> | Postcode <input type="text"/> |
| Real Estate 3 | \$ <input type="text"/> |
| Address <input type="text"/> | |
| State <input type="text"/> | Postcode <input type="text"/> |
| Real Estate 4 | \$ <input type="text"/> |
| Address <input type="text"/> | |
| State <input type="text"/> | Postcode <input type="text"/> |

| Motor Vehicles | Current Value |
|-------------------------|-------------------------|
| 1. <input type="text"/> | \$ <input type="text"/> |
| 2. <input type="text"/> | \$ <input type="text"/> |
| 3. <input type="text"/> | \$ <input type="text"/> |
| 4. <input type="text"/> | \$ <input type="text"/> |
| 5. <input type="text"/> | \$ <input type="text"/> |

| Personal Effects (e.g. Furniture) | Current Value |
|-----------------------------------|-------------------------|
| 1. <input type="text"/> | \$ <input type="text"/> |
| 2. <input type="text"/> | \$ <input type="text"/> |
| 3. <input type="text"/> | \$ <input type="text"/> |
| 4. <input type="text"/> | \$ <input type="text"/> |
| 5. <input type="text"/> | \$ <input type="text"/> |

| Savings and Investments | Current Balance |
|---|-------------------------|
| (Including Term Deposits, Shares and Bonds) | |
| 1. <input type="text"/> | \$ <input type="text"/> |
| 2. <input type="text"/> | \$ <input type="text"/> |
| 3. <input type="text"/> | \$ <input type="text"/> |
| 4. <input type="text"/> | \$ <input type="text"/> |
| 5. <input type="text"/> | \$ <input type="text"/> |

| Other Assets | Current Value |
|-------------------------|-------------------------|
| 1. <input type="text"/> | \$ <input type="text"/> |
| 2. <input type="text"/> | \$ <input type="text"/> |
| 3. <input type="text"/> | \$ <input type="text"/> |
| 4. <input type="text"/> | \$ <input type="text"/> |
| 5. <input type="text"/> | \$ <input type="text"/> |

| Superannuation (Name of Fund) | Current Balance |
|-------------------------------|-------------------------|
| 1. <input type="text"/> | \$ <input type="text"/> |
| 2. <input type="text"/> | \$ <input type="text"/> |
| 3. <input type="text"/> | \$ <input type="text"/> |
| 4. <input type="text"/> | \$ <input type="text"/> |
| 5. <input type="text"/> | \$ <input type="text"/> |

| Deposit paid on Property/ies Purchased | Current Value |
|--|-------------------------|
| 1. <input type="text"/> | \$ <input type="text"/> |
| 2. <input type="text"/> | \$ <input type="text"/> |

Total Assets \$

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Statement of Position (Continued)

Liabilities

Existing Mortgages

1. Lender Name

Balance

Available Redraw

Minimum Monthly Payment \$

☐ To be refinanced

2. Lender Name

Balance

Available Redraw

Minimum Monthly Payment \$

☐ To be refinanced

3. Lender Name

Balance

Available Redraw

Minimum Monthly Payment \$

☐ To be refinanced

Rent/Board (Only if Ongoing)

Minimum Monthly Payments \$

Personal Loans

1. Lender Name

Balance Owing \$

Minimum Monthly Payments \$

☐ To be refinanced

2. Lender Name

Balance Owing \$

Minimum Monthly Payments \$

☐ To be refinanced

Child Maintenance

Minimum Monthly Payments \$

Other Liabilities and Expenses (HECS)

1. Company/Lender Name

Balance Owing \$

Minimum Monthly Payments \$

☐ To be refinanced

2. Company/Lender Name

Balance Owing \$

Minimum Monthly Payments \$

☐ To be refinanced

Credit Cards, Overdrafts, Store Accounts, Buy Now, Pay Later

1. Lender Name

Balance Owing \$

Limit \$

☐ To be refinanced

2. Lender Name

Balance Owing \$

Limit \$

☐ To be refinanced

3. Lender Name

Balance Owing \$

Limit \$

☐ To be refinanced

Total Liabilities \$

If Assets & Liabilities are not co-owned by all applicants, please complete a separate Personal Financial Statement for each applicant.

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Personal Living Expenses

Use this form to provide details of your living expenses. We will use this information as part of our assessment of your loan application. For applications with more than two applicants, please provide an additional signed **Personal living expenses form** for the additional applicants.

1. Monthly Living Expenses (All fields mandatory to fill even with NIL)

Please declare in the below table the itemised basic and discretionary monthly living expenses for each applicant.

| | Monthly expense - Applicant 1 | Monthly expense - Applicant 2 |
|---|-------------------------------|-------------------------------|
| Clothing and Personal Care | \$ <input type="text"/> | \$ <input type="text"/> |
| Groceries | \$ <input type="text"/> | \$ <input type="text"/> |
| Recreation and Entertainment | \$ <input type="text"/> | \$ <input type="text"/> |
| Telephone, internet, pay TV and media streaming subscriptions | \$ <input type="text"/> | \$ <input type="text"/> |
| Transport | \$ <input type="text"/> | \$ <input type="text"/> |
| Medical and Health | \$ <input type="text"/> | \$ <input type="text"/> |
| General Basic Insurances | \$ <input type="text"/> | \$ <input type="text"/> |
| Health Insurance | \$ <input type="text"/> | \$ <input type="text"/> |
| Childcare | \$ <input type="text"/> | \$ <input type="text"/> |
| Public or Government Primary and Secondary Education | \$ <input type="text"/> | \$ <input type="text"/> |
| Primary Residence Running Costs | \$ <input type="text"/> | \$ <input type="text"/> |
| Body Corporate Fees, Strata Fees and Land Tax on Owner Occupied Principal Place of Residence | \$ <input type="text"/> | \$ <input type="text"/> |
| Investment Property Running Costs | \$ <input type="text"/> | \$ <input type="text"/> |
| Private Schooling and Tuition | \$ <input type="text"/> | \$ <input type="text"/> |
| Other Living Expenses | \$ <input type="text"/> | \$ <input type="text"/> |
| Rent | \$ <input type="text"/> | \$ <input type="text"/> |
| Board | \$ <input type="text"/> | \$ <input type="text"/> |
| Child and Spousal Maintenance | \$ <input type="text"/> | \$ <input type="text"/> |
| Other Commitments (please provide details in the comments box over the page) | \$ <input type="text"/> | \$ <input type="text"/> |
| Total Monthly Living Expenses | \$ <input type="text"/> | \$ <input type="text"/> |

Mortgage Loan Application

Personal Living Expenses

Comments:

2. Applicants' Declaration (All applicants must sign this section)

By signing below, I/we acknowledge that the information provided in this form is true and correct and that it will be used in the assessment of my/our associated home loan application.

| | | | | | | | |
|-----------------------|---|-------------|----------------------|---|----------------------|---|----------------------|
| Applicant 1 Signature | ▶ | Date signed | <input type="text"/> | / | <input type="text"/> | / | <input type="text"/> |
| Applicant 2 Signature | ▶ | Date signed | <input type="text"/> | / | <input type="text"/> | / | <input type="text"/> |

Mortgage Loan Application

Funds to Complete (OFFICE USE ONLY)

| | | | | | |
|---|-----------|--|------------------------------|-----------|--|
| Purchase price/refinance amount | \$ | | Deposit Paid | \$ | |
| Construction cost | \$ | | Savings | \$ | |
| Loan costs, val fee, app fee, etc. | \$ | | FHOG | \$ | |
| Gov't Fees (S/Duty, Transfer, Registration) | \$ | | Gift | \$ | |
| Legal Fees | \$ | | Other | \$ | |
| Other Costs | \$ | | Loan Amount | \$ | |
| Est. Total Costs | \$ | | Total Funds Available | \$ | |

Loan Requirements and Objectives

☐ New Loan ☐ Further Advance on my current home loan ☐ Further Advance in a new loan split

☐ Ability to make additional repayments ☐ Ability to switch from fixed to variable

☐ Approval In Principle - I/we are looking to buy a property (yet to be located)

Total Loan Amount: \$ **Loan Term:** Yrs. Mths.

Documentation Type: ☐ Full Documentation ☐ Reduced Documentation

I/We are seeking refinance or debt consolidation and my/our requirements and objectives for seeking refinance or debt consolidation are:

☐ Better interest rate ☐ Consolidate debts ☐ Specific product features

☐ Dissatisfaction with service ☐ Reduce my overall commitments ☐ Other:

| Loan Purpose | Amount |
|--|--------------------------------|
| Purchase owner occupied property | \$ <input type="text"/> |
| Purchase investment property | \$ <input type="text"/> |
| Refinance owner occupied property | \$ <input type="text"/> |
| Refinance investment property | \$ <input type="text"/> |
| Purchase vacant land and construct a property for owner occupation: | |
| Land \$ <input type="text"/> Construction \$ <input type="text"/> | Total \$ <input type="text"/> |
| Purchase vacant land and construct a property for investment purposes: | |
| Land \$ <input type="text"/> Construction \$ <input type="text"/> | Total \$ <input type="text"/> |
| Home improvements (e.g. Kitchen renovations) | |
| Details: <input type="text"/> | \$ <input type="text"/> |
| Other (e.g. Purchase a car/holiday/debt consolidation) | |
| Details: <input type="text"/> | \$ <input type="text"/> |
| Total Loan Required | \$ <input type="text"/> |

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Loan Split Requirements

Loan Split 1

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: ☐ P&I
☐ I/O I/O Term: Yrs

Interest Type: ☐ Variable
☐ Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required ☐ Yes ☐ No

☐ Offset Account Required

☐ Visa Debit Card Required

☐ Redraw

Repayment Frequency:
☐ Weekly ☐ Fortnightly ☐ Monthly

Loan Split 3

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: ☐ P&I
☐ I/O I/O Term: Yrs

Interest Type: ☐ Variable
☐ Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required ☐ Yes ☐ No

☐ Offset Account Required

☐ Visa Debit Card Required

☐ Redraw

Repayment Frequency:
☐ Weekly ☐ Fortnightly ☐ Monthly

Loan Split 2

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: ☐ P&I
☐ I/O I/O Term: Yrs

Interest Type: ☐ Variable
☐ Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required ☐ Yes ☐ No

☐ Offset Account Required

☐ Visa Debit Card Required

☐ Redraw

Repayment Frequency:
☐ Weekly ☐ Fortnightly ☐ Monthly

Loan Split 4

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: ☐ P&I
☐ I/O I/O Term: Yrs

Interest Type: ☐ Variable
☐ Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required ☐ Yes ☐ No

☐ Offset Account Required

☐ Visa Debit Card Required

☐ Redraw

Repayment Frequency:
☐ Weekly ☐ Fortnightly ☐ Monthly

Total Loan Amount: \$

Loan Term: Yrs.

If you have elected Interest Only repayments, please provide a brief explanation:

Details:

Mortgage Loan Application

Security Offered

Property 1

Address

State

Postcode

Names in which the security property will be held (the registered proprietors)

Contact name for property access (including real estate agents' full details if a purchase)

Phone No. ()

Purchase price/owners' estimate \$

Property 2

Address

State

Postcode

Names in which the security property will be held (the registered proprietors)

Contact name for property access (including real estate agents' full details if a purchase)

Phone No. ()

Purchase price/owners' estimate \$

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Name of Your Solicitor or Conveyancer

Name of Company

Name of Person Acting for you

Email:

Address

State

Postcode

Phone No. ()

Fax No. ()

DX

Mortgage Documents to be sent to the following:

☐ Ourselves (i.e. The borrowers)

☐ Our Solicitors as noted above

Applicant 1

Applicant 2

Do you foresee any changes to your financial circumstances in the next 6-12 months?

☐ Yes

☐ No

☐ Yes

☐ No

Has either applicant ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?

☐ Yes

☐ No

☐ Yes

☐ No

Has either applicant ever been shareholders or officers of any company of which a manager, receiver, and/or Liquidator has been appointed?

☐ Yes

☐ No

☐ Yes

☐ No

Is there any unsatisfied judgement entered in any court against either applicant or any company of which either you or your spouse are or were a shareholder or officer?

☐ Yes

☐ No

☐ Yes

☐ No

Has the application in respect of this loan ever been submitted by any applicant or any other person (including another broker) to any other lender?

☐ Yes

☐ No

☐ Yes

☐ No

Questions (Continued)

Type of credit I/we are applying for is:

☐ Wholly or primarily for a domestic or family or household purpose (consumer credit), including property purchase/renovation (whether for owner occupation or investment)

☐ Wholly or primarily for another purpose (commercial credit), including share and business purpose.

Nomination Regarding Notices and Other Documents

(Section 194(9), National Credit Code, Regulation 111, National Consumer Credit Protection Regulations)

I/We nominate (Full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

Important

- Each person who has signed this application is entitled to receive a copy of any notice or other document under the code.
- By completing the "I/We nominate" and signing this form you are giving up the right to be provided with information direct from the credit provider. (Notices and other documents will only be sent to the nominated person).
- Any person who has signed this nomination form can advise the credit provider at any time in writing that they wish to cancel their nomination.
- Do you foresee any changes to your financial circumstances in the next 6-12 months?

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Introducer Declaration

I have made reasonable enquiries about my client's financial situation and their requirements and objectives taken reasonable steps to verify their financial situation, made a preliminary assessment about whether the credit contract is "not suitable" and have provided all information I feel is relevant for the lender to make an assessment.

- ☐ For interest only loan applications, the nominated interest only period aligns with the borrower's requirements and I have discussed the following with the applicant(s):
- Interest only loan repayments will not pay off any principal during the interest only term;
 - The repayments required to pay out the loan will increase after the interest only period ends to cover both principal and interest; and
 - The applicant(s) may pay more over the life of their loan if there was no interest only term.

- ☐ I collected the individual documents and verified the identity of the applicant(s). I also confirm that copies of all documents sent to the lender are held by us. We will retain these documents and will make them available to the lender if requested. We are aware this application will be audited by the lender.

- ☐ I have made reasonable enquiries and based on the information provided to me by the applicant(s) the recommended product is **NOT UNSUITABLE** on the basis that it is consistent with the applicant(s) requirements and objectives and the applicant can comply with their financial obligations without substantial hardship.

For interest only term loans and line of credit:

- The interest only period aligns with the applicant(s) requirements.
 - I have explained the following additional risks and costs of an interest only term to the applicant(s) - interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicant(s) may pay more over the life on their loan than if there was no interest only term.
- ☐ The applicant(s) is not disadvantaged by any conflict of interest in relation to any incentives or commissions that I may receive for writing this loan.
- ☐ No conflicts of interest exist between the applicant(s) and myself (e.g. the transaction is at arm's length and the applicant(s) is not a friend, partner or family member).

If a conflict exists please provide details below:

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Fees Acknowledgement

To: Origin Mortgage Management Services

1. I/We confirm our willingness to proceed with my/our application for the loan facility.
2. I/We agree to pay any loan application fee, all fees and charges incurred to process the application, fees paid to obtain the valuation report about the security property, and the Lender's legal expenses to prepare loan and security documents, and accept that these fees will be payable even if I/we decide not to proceed with the loan facility or if the loan facility is not made for any other reason.
3. I/we acknowledge that the following Lender fees may be associated with my/our loan application:

| Fee Description | Amount (GST Inclusive) |
|--|-------------------------|
| Application Fee | \$ <input type="text"/> |
| Valuation Fee (per property) | \$ <input type="text"/> |
| Legal Documentation Fee | \$ <input type="text"/> |
| Lenders Mortgage Insurance | \$ <input type="text"/> |
| Government Fees | \$ <input type="text"/> |
| Disbursements (Postage, cheques, searches, agent fees) | \$ <input type="text"/> |
| PEXA Fee | \$ <input type="text"/> |
| Settlement Fee | \$ <input type="text"/> |
| Verification of Identity Fee | \$ <input type="text"/> |
| Annual Fee / Monthly Fee | \$ <input type="text"/> |
| Fixed Rate Lock Fee | \$ <input type="text"/> |

The **Valuation Fee** will be deducted from the credit card at valuation request. Standard Fee is a minimum of \$264.00 for properties valued up to \$1M in metro areas, additional fees may apply outside these parameters. The valuation fee is non-refundable. The valuation report is for Lender's purpose only and is not available to borrowers. **Legal Documentation Fee** is payable at settlement but will be deducted from the credit card, if the Loan Documents were issued and the application does not settle for any reason. **Fixed Rate Lock Fee** is \$495 and is valid for 45 days from application submission, payable at settlement.

Applicant 1

Name

Signature 

Date / /

Applicant 2

Name

Signature 

Date / /

Mortgage Loan Application

Privacy Consent

'We', 'us' and 'our' refer to Columbus Capital Pty Limited ACN 119 531 252 trading as Origin Mortgage Management Services, Australian Credit Licence 337303 may use the personal information about you for the purposes of credit, insuring credit and for direct marketing of products and services offered by Origin or any organisation Origin is affiliated with or represents.

Consumer and commercial credit information We may exchange your commercial and consumer credit information with credit provider entities who arrange and manage funding such as Origin Mortgage Management Services a trading name of Columbus Capital Pty Limited ACN 119 531 252, Australian Financial Services Licence and Australian Credit Licence 337303 (**Origin MMS**) to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a credit reporting body providing both consumer and commercial credit information.

By signing this document you consent to us, Origin MMS and some other entities collecting, using, holding and disclosing personal and credit information about you. If you do not provide us with this consent or provide us with your personal information, we may not be able to arrange finance for you or provide other services.

You can find out more about how Origin MMS deals with your privacy by viewing their privacy policy at <http://originmms.com.au/privacy-policy>. The privacy policy contains information about how you may access or seek correction of your personal information and credit information, how that information is managed and the complaints process.

Customer identification We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of identity services.

By signing below, I/we acknowledge that the information provided in this form is true and correct and that it will be used in the assessment.

Consent to Give You Notices Electronically

You consent to us giving you notices and other documents in connection with our dealings with you by email. You understand that upon your giving of this consent:

- a) we will no longer send paper copies of notices and other documents to you;
- b) you should regularly check your nominated email address below for notices and other documents;
- c) you may withdraw your consent to the giving of notices and other documents by email at any time; and
- d) you have facilities to enable you to print the notice or other document that we send to you by email if you desire.

Borrower(s)/Guarantor(s) Consent and Date

In acknowledgment of the above disclosures, I consent to Origin collecting, using, handling, processing and exchanging with its service providers, their business associates and my representatives my personal information, consumer and commercial credit information for the purposes of the Services provided to me.

By providing my email address, I consent to be given notices electronically.

Acknowledge, Sign and Print your name:

Applicant 1. Name:

Applicant 2. Name:

Signature:

Signature:

Date: / /

Date: / /

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Schedule

1. In this Notice, the “Lender” means each and every one of the following organisations (whether acting individually or together)

Origin Mortgage Management Services Pty Ltd

ACN 601 349 071, on behalf of Columbus Capital Pty Limited ACN 119 531 252

Australian Credit Licence: 337303

website: www.originmms.com.au

Perpetual Corporate Trust (and associated entities)

ABN: 42 000 001 007

Address: Level 12, 123 Pitt Street, Sydney NSW 2000

Telephone: 1300 730 862

Permanent Custodians Ltd (and associated entities)

ABN: 55 001 426 384

Address: Level 4, 35 Clarence Street, Sydney NSW 2000

Telephone: (02) 8295 8100

2. In this Notice, the ‘lenders mortgage insurer’ means each and every one of the following organisations (acting individually or together):

Arch Lenders Mortgage Indemnity Limited

ABN: 64 74 042 934

Address: Level 10/155 Clarence St, Sydney NSW 2000

Telephone: 02 8058 4900 Email: risk@archlmi.co

Helia Insurance Pty Limited

ABN: 60 106 974 305

Address: Level 26, 101 Miller Street, North Sydney NSW 2000

Telephone: 1300 655 422

Email: infoau@helia.com.au

QBE Lenders Mortgage Insurance Limited

ABN: 70 000 511 071

Address: Level 8 & 9, 82 Pitt Street, Sydney NSW 2000

Telephone: (02) 9231 7777

Email: info@qbelmi.com