



TO SEND THIS FORM BACK TO
APPLETREE MORTGAGE CORPORATION

PLEASE DOWNLOAD AND
EMAIL COMPLETED APPLICATION TO:
gary@appletree.com.au

LOAN APPLICATION

APPLICANT NAME(S)

DATE

ADDRESS

PHONE

FAX

MOBILE

EMAIL

REFERRED BY

NOTES

SIGNATURE

DATE

SIGNATURE

DATE

LOAN APPLICATION



INDIVIDUALS		APPLICANT 1		APPLICANT 2	
TITLE	<input type="checkbox"/> MR <input type="checkbox"/> MRS <input type="checkbox"/> MS <input type="checkbox"/> MISS <input type="checkbox"/> DR	<input type="checkbox"/> MR <input type="checkbox"/> MRS <input type="checkbox"/> MS <input type="checkbox"/> MISS <input type="checkbox"/> DR			
SURNAME					
FIRST NAME					
CAPACITY OF APPLICANT	<input type="checkbox"/> BORROWER <input type="checkbox"/> GUARANTOR	<input type="checkbox"/> BORROWER <input type="checkbox"/> GUARANTOR			
PRESENT HOME ADDRESS	<div></div> <div></div> <div>POSTCODE</div>	<div></div> <div></div> <div>POSTCODE</div>			
AT CURRENT ADDRESS SINCE					
PREVIOUS ADDRESS <small>If current is less than 2 years</small>	<div></div> <div>POSTCODE</div>	<div></div> <div>POSTCODE</div>			
TIME AT PREVIOUS ADDRESS	<div>YEARS</div> <div>MONTHS</div>	<div>YEARS</div> <div>MONTHS</div>			
POSTAL ADDRESS AFTER SETTLEMENT	<div></div> <div></div> <div>POSTCODE</div>	<div></div> <div></div> <div>POSTCODE</div>			
PHONE NUMBERS	<div>HOME</div> <div>WORK / MOBILE</div>	<div>HOME</div> <div>WORK / MOBILE</div>			
EMAIL ADDRESS					
MARITAL STATUS	<input type="checkbox"/> SINGLE <input type="checkbox"/> DIVORCED <input type="checkbox"/> DEFACTO <input type="checkbox"/> MARRIED <input type="checkbox"/> WIDOWED	<input type="checkbox"/> SINGLE <input type="checkbox"/> DIVORCED <input type="checkbox"/> DEFACTO <input type="checkbox"/> MARRIED <input type="checkbox"/> WIDOWED			
DATE OF BIRTH					
DRIVERS LICENCE NO.					
OCCUPATION / POSITION					
EMPLOYER'S NAME					
WITH EMPLOYER SINCE					
CURRENT SALARY (\$ p.a.)					
PREVIOUS EMPLOYER'S NAME & POSITION HELD <small>If in present job under 2 years</small>	<div></div>	<div></div>			
NO. OF DEPENDANTS					

COMPANIES / TRUSTS / PARTNERSHIPS	
NAME	
ACN	<input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> COMPANY
ABN	<input type="checkbox"/> TRUST <input type="checkbox"/> JOINT APPLICANTS <input type="checkbox"/> GUARANTOR

LOAN APPLICATION



PERSONAL DETAILS

APPLICANT 1

APPLICANT 2

NEAREST RELATIVE

PHONE NUMBER

ADDRESS

POSTCODE

POSTCODE

RELATIONSHIP

MOTHER'S MAIDEN NAME

IS THIS YOUR FIRST PURCHASE?

☐

NO

☐

YES

☐

NO

☐

YES

Have you ever been declared bankrupt?

☐

NO

☐

YES - Provide Details

☐

NO

☐

YES - Provide Details

Do you have paid or unpaid defaults?

☐

NO

☐

YES - Provide Details

☐

NO

☐

YES - Provide Details

Have you ever been insolvent or assigned your estate for the benefit of your creditors?

☐

NO

☐

YES - Provide Details

☐

NO

☐

YES - Provide Details

SOLICITOR DETAILS

SOLICITOR COMPANY

CONTACT PERSON

ADDRESS

POSTCODE

PHONE

FAX

MOBILE

ACCOUNTANT DETAILS

ACCOUNTANT COMPANY

CONTACT PERSON

ADDRESS

POSTCODE

PHONE

FAX

MOBILE

DETAILS OF LOAN REQUIRED

LOAN AMOUNT

INDICATIVE INTEREST RATE

☐

VARIABLE

☐

FIXED FOR

YEARS

PURPOSE

☐

OWNER OCCUPIED

☐

INVESTMENT

☐

PURCHASE

☐

REFINANCE

☐

CONSTRUCTION

FACILITY REQUIRED

☐

P&I

☐

INTEREST ONLY

YEARS

☐

LINE OF CREDIT

SPECIFY LOAN PURPOSE

SECURITY OFFERED FOR THE LOAN

ADDRESS

SUBURB

POSTCODE

REGISTERED PROPRIETORS OF PROPERTY

SAME AS BORROWER

ABBREVIATED NAME (i.e. R&S Smith)

After settlement of this mortgage

☐

USE OF PROPERTY

☐

BEING PURCHASED

☐

ALREADY OWNED

ESTIMATED VALUE OR PURCHASE PRICE

CONTACT NAME FOR OUR VALUER

CONTACT PHONE NUMBERS

BUSINESS HOURS

MOBILE

PERSONAL FINANCIAL STATEMENT



LIABILITIES	REFERENCE	BALANCE	ASSETS	VALUE
MORTGAGE WITH			PROPERTY AT	\$
BRANCH				
REPAYMENTS \$ PER MONTH <input type="checkbox"/> \$				
MORTGAGE WITH			PROPERTY AT	\$
BRANCH				
REPAYMENTS \$ PER MONTH <input type="checkbox"/> \$				
MORTGAGE WITH			PROPERTY AT	\$
BRANCH				
REPAYMENTS \$ PER MONTH <input type="checkbox"/> \$				
CAR LEASING WITH			MOTOR VEHICLES	\$
REPAYMENTS \$ PER MONTH <input type="checkbox"/> \$			MOTOR VEHICLES	\$
OVERDRAFT WITH			CASH AT BANK	\$
REPAYMENTS \$			DEPOSIT PAID ON PROPERTY	\$
OTHER LOANS WITH			PERSONAL EFFECTS	\$
REPAYMENTS \$ PER MONTH <input type="checkbox"/> \$			FURNITURE & CONTENTS	\$
CREDIT CARD WITH			BUSINESS VALUE	\$
LIMIT \$ PER MONTH <input type="checkbox"/> \$			SHARES	\$
CREDIT CARD WITH			INVESTMENTS	\$
LIMIT \$ PER MONTH <input type="checkbox"/> \$			SUPERANNUATION	\$
STORE CARD WITH			INCOME (PER MONTH)	\$
LIMIT \$ PER MONTH <input type="checkbox"/> \$			INCOME 2 (PER MONTH)	\$
OTHER (Please specify)			OTHER	\$
REPAYMENTS \$ PER MONTH \$			OTHER	\$
OTHER (Please specify)			OTHER	\$
REPAYMENTS \$ PER MONTH \$			OTHER	\$
OTHER (Please specify)			OTHER	\$
REPAYMENTS \$ PER MONTH \$			OTHER	\$
TOTAL LIABILITIES		\$	TOTAL ASSETS	\$
			SURPLUS ASSETS	\$
I CERTIFY THAT THE INFORMATION IN THIS APPLICATION IS TRUE & CORRECT				
SIGNATURE APPLICANT 1		SIGNATURE APPLICANT 2		
_____ DATE		_____ DATE		

PRIVACY ACT AUTHORISATION

Authority for an agent to obtain individual's credit information file held by credit reporting agency/s

Under the *Privacy Act 1988* and *Privacy Amendment (Private Sector) Act 2000*

By signing this you acknowledge and consent to the following; **Appletree Mortgage Corporation**

collects personal information about me/us being each of the applicants & guarantors whose signatures appears below, for the purpose of assessing the application for finance and forwarding it to one or more of the financiers used by Appletree Mortgage Corporation for this purpose, all of whom are collectively referred to as credit providers in the consent. Appletree Mortgage Corporation will disclose this information to the credit providers and may also disclose it to its agents contractors, external advisers, suppliers of goods, merchantile agents, collection agencies, insurers, and any business that provides information about credit worthiness of persons ("credit reporting agencies") for the purpose of credit and reference checking.

I/We acknowledge that if we do not provide this information, Appletree Mortgage Corporation or the Credit providers may not be able to process this application for finance. I/We are able to gain access to the information held about me/us by Appletree Mortgage Corporation, subject to exceptions stated in the *Privacy Act 1988(6th)* ("the privacy act")

The credit providers collect personal information about me/us for one or more of the following purpose;

- Assessing the application for finance;and
- Provide finance to the Applicant/s

Subject to providing direct consent to the Credit Providers, I/We agree that the credit providers may do all of the following;

1. Seek and use commercial or consumer information about me/us from the credit reporting agency.
2. Seek from or give (i) any Credit Provider named in the application for finance or the information obtained under paragraph 1 above or (ii) any body which maintains a register of emcumbered vehicle/s (such as REVS) or (iii) a Credit Reporting Agency and personal information about me/us, and any information about my/our creditworthiness, credit standing, credit history or credit capacity in accordance with the *Privacy Act*.
3. Give to any sources disclosed in the application for finance,information (incl personal information about me/us) to;
 - Verify details provided in the application; and
 - Assist in consideration of the application
4. Give to any guarantor or proposed guarantor of the application for finance, any information (including personal information) about finance now or at any time in the future.
5. Disclose information about me/us to our agents, contractors, external advisers, suppliers of goods, merchantile Agents collection, agencies and insurers in connection with the application for finance or any finance provided to the applicant(s)by the Credit Providers.

The Guarantor(s) acknowledge that;

- The application for finance will be supported by their guarantee; and
- That they have read and understand the terms of the application for finance.

Declaration

I/We solely and sincerely declare that;

- a. I am/we are not insolvent and have never been declared bankrupt
- b. The information given by me/us is true and correct
- c. The income and expenses declared represent an accurate assessment of my/our financial position
- d. I am/we are permanent residents of Australia
- e. I/we have never owned a property before(if applying first home owners grant only)
- f. I am/we are over 18 years; and
- g. I/we have read and understand the Privacy Act consent and agree to the credit providers collecting, using and disclosing information (including personal information) about me/us in accordance with the provisions of the consent.

NAME OF APPLICANT / GUARANTOR

SIGNATURE OF APPLICANT / GUARANTOR

DATE

NAME OF APPLICANT / GUARANTOR

SIGNATURE OF APPLICANT / GUARANTOR

DATE

100 POINT CHECK LIST



Please complete one form per applicant/signatory and attach a copy of all documents sighted.

At least one of the documents checked must be a **Category A** document such as a Passport or a Driver's Licence that conforms with the details listed below and is marked as a **Category A** document.

NAME OF APPLICANT / SIGNATORY

NAME OF APPLICANT / SIGNATORY

TYPE OF CHECK	POINTS	SCORE	IDENTIFICATION DETAILS
PASSPORT Category A Current or expired within last 2 years.	70		DOCUMENT NUMBER
or, BIRTH CERTIFICATE Photocopy not acceptable	70		PLACE OF ISSUE
or, CITIZENSHIP CERTIFICATE Photocopy not acceptable	70		DATE OF ISSUE EXPIRY DATE DATE OF BIRTH
DRIVER'S LICENCE Category A Photocopy not acceptable	40		LICENCE NUMBER EXPIRY DATE DATE OF BIRTH
IDENTIFICATION CARD Category A Containing a photo or signature PUBLIC SERVICE EMPLOYEE	40		ISSUED BY REFERENCE NUMBER EXPIRY DATE
COMMONWEALTH, STATE OR TERRITORY GOVERNMENT as evidence of entitlement to financial benefit e.g. Pension Card, Health Card	40		ISSUED BY REFERENCE NO. EXPIRY DATE
TERTIARY EDUCATION CARD e.g. Student Card	40		ISSUED BY REFERENCE NO. EXPIRY DATE
CREDIT/DEBIT/PASSBOOKS Issued by a financial institution. 1 document per financial institution.	25		ISSUED BY ACCOUNT NO. EXPIRY DATE
NAME & ADDRESS VERIFICATION CURRENT EMPLOYER OR EMPLOYER WITHIN LAST 2 YEARS Issued by a financial institution. 1 document per financial institution.	35		NAME OF PERSON SUPPLYING INFORMATION
A RATING AUTHORITY e.g. Land Rates	35		TITLE / RANK / DESIGNATION PHONE
LAND TITLES OFFICE RECORD	35		ADDRESS
THE RECORDS OF PUBLIC UTILITY e.g. Electricity, Gas, Water or Telstra Account	25		
MEMBERSHIP CARD of profession or trade association where the signatory is a member	25		POSTCODE
Medicare Card	25		MEDICARE CARD NUMBER DATE OF ISSUE
TOTAL POINTS ACHIEVED (minimum 100 points)			NAME OF AUTHORISED CHECK OFFICER

There are other forms of identification which Australian Citizens and Australian Permanent Residents can use to satisfy the 100 Point Check. Public authorities, incorporated bodies, children, recent arrivals into Australia, non-residents, Aboriginal persons and Torres Strait Islanders in isolated areas, recipients of social security benefits and recipients of a financial supplement may use additional forms of identification to satisfy this 100 point check.

SIGNATURE

DATE

SIGNATURE

DATE



Fee Agreement and Irrevocable Authority

BETWEEN

NAME OF BORROWER(S)

OF

ADDRESS OF BORROWER(S)

SECURITY ADDRESS

AND

Appletree Mortgage Corporation

ABN 95 105 763 997

5 David Ave East Maitland NSW 2323

P.O. Box 516 MAITLAND NSW 2320

P. 0400 360 278

W. www.appletree.com.au

E. gary@appletree.com.au

The borrower/s hereby appoints Appletree Mortgage Corporation to act as an agent for the borrower/s to seek to arrange on my/our behalf a loan or loans as applied for. The borrower/s further authorises and directs its accountant, banker and/or mortgagee and solicitor to provide any information reasonably requested by Appletree Mortgage Corporation or the tender.

- | | | | |
|----|--|------------|-------|
| a) | Application fee payable on signing this agreement | \$ | _____ |
| b) | Commitment fee payable upon acceptance of the lenders letter of offer(however named) | | |
| c) | Settlement fee payable at time of settlement | _____ % \$ | _____ |
| d) | Plus gst | \$ | _____ |
| e) | Any additional costs involved(to be discussed) | \$ | _____ |

TOTAL FEES INCLUDING GST TO BE PAID TO APPLETREE MORTGAGE CORPORATION on or before settlement \$ _____

NB; A fee will be charged for costs incurred by Appletree Mortgage Corporation to the borrower if after all work is carried out by Appletree Mortgage Corporation the borrower decides not to proceed.

The borrower/s acknowledges that the application fee is non refundable upon credit approval and the settlement fee becomes non-refundable on acceptance by the borrower/s of the lender's letter of offer not withstanding any reason whatsoever that the loan does not proceed to settlement.

Appletree Mortgage Corporation may be paid other fees, margins and or commissions in respect of the loan/s arranged and it may make payments to a third party.

The borrower/s hereby irrevocably authorises the payment of the above amounts at the time approval and/or settlement agreed, to pay this amount to Appletree Mortgage Corporation without delay.

THE CONTENTS OF THIS MANDATE ARE ACKNOWLEDGED, ACCEPTED AND FULLY UNDERSTOOD BY THE BORROWER/S

AGREEMENT DATED THIS _____ DAY OF _____ 20____

SIGNED (1) _____ SIGNED (2) _____

PRINT NAME (1) _____ PRINT NAME (2) _____

IN THE PRESENCE OF WITNESS

SIGNED _____ PRINT NAME _____

ADDRESS _____



GENERAL REQUIREMENTS

Further details required in order to compile an application are as follows;

<input type="checkbox"/>	Financial statements for the business last 3 years
<input type="checkbox"/>	Latest taxation returns for principals/directors personal/business
<input type="checkbox"/>	Balance sheets of principals/directors
<input type="checkbox"/>	Business plans(if available)
<input type="checkbox"/>	Cash flow projections
<input type="checkbox"/>	Taxation position-outstanding amounts,when next due
<input type="checkbox"/>	Borrowing structure-company/firm/trusts
<input type="checkbox"/>	If rental properties, details of rentals etc
<input type="checkbox"/>	If commercial property, tenancy schedules required
<input type="checkbox"/>	Details of existing borrowings/amounts/terms/repayments
<input type="checkbox"/>	Details of existing bankers-which banks/how long customer/creditfunds
<input type="checkbox"/>	Bank statements past 6-12 months
<input type="checkbox"/>	Background work history, business experience, cvs
<input type="checkbox"/>	Details of any leasings/hire purchase contracts/personal loans/credit cards
<input type="checkbox"/>	Details of professional indemnity life insurance,key person insurance, income & accident cover for principals/directors & business interruption insurance, work cover.
<input type="checkbox"/>	Business premises owned/leased/details terms/rentals paid etc
<input type="checkbox"/>	Competition in area of influence
<input type="checkbox"/>	Debtor/creditor figures by ageing
<input type="checkbox"/>	Title particulars of properties offered as security/address/ownership/borrowings/caveats etc
<input type="checkbox"/>	Details of mangement structure/total staffing
<input type="checkbox"/>	Contingency plan on succession of key personnel

*please supply as much information as possible to enable us to proceed with your loan more efficiently.

TO SEND THIS FORM BACK TO APPLETREE MORTGAGE
CORPORATION PLEASE DOWNLOAD AND EMAIL COMPLETED
APPLICATION TO: gary@appletree.com.au

Appletree Mortgage Corporation ABN 95 105 763 997
5 David Ave East Maitland NSW 2323 P.O. Box 516 MAITLAND NSW 2320
P. 0400 360 278 W. www.appletree.com.au E. gary@appletree.com.au