

Lender / Insured:	Lender's Ref No:
Funding Program:	Originator:
Product Type: <input type="checkbox"/> Standard Loan <input type="checkbox"/> Low-Doc <input type="checkbox"/> HomeBuyer Plus <input type="checkbox"/> Easy Add-On	
Contact Name:	Phone No: (    )                      Fax No: (    )                      State:

**BORROWER DETAILS**

To ensure accuracy of the Acceptance Advice, please provide full borrower & security details, UPPER CASE, no abbreviations

	Surname / Company Name	First Name	Middle Initial(s)
Borrower's Name	1 _____	_____	_____
	2 _____	_____	_____
	3 _____	_____	_____
Guarantor's Name	1 _____	_____	_____
	2 _____	_____	_____
Security Address	1 _____		Postcode _____
	2 _____		Postcode _____

**LOAN DETAILS**

Base Total Loan Amount: (exc. capitalised) \$ \_\_\_\_\_ Loan Term: \_\_\_\_\_ Capitalised Premium Amount: (if applicable) \$ \_\_\_\_\_

Is this an additional loan?  Yes  No                      Existing LMI Policy No: \_\_\_\_\_ Balance: \$ \_\_\_\_\_

Actual Interest Rate  %    Fixed or Variable?  (F/V)    If fixed, term of fixed rate:  years    Regulated by UCCC?  Y  N

(Any funds advanced direct to the borrower, regardless of stated purpose, are an Equity Release)

Loan Purpose	Amount	Equity Release?
Loan Purpose 1	<small>(the total of all loan purposes must equal the base total loan amount quoted above)</small> \$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
Loan Purpose 2	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
Loan Purpose 3	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

Is the loan to purchase a new House and Land Package, or a new Unit, Apartment, Townhouse or Villa?  Yes  No  
(If Yes, please include first page of Contract of Sale)

Are the applicants eligible for the First Home Owner's Grant? (If Yes, amount of grant \$ \_\_\_\_\_)  Yes  No

Is this application broker introduced? (If Yes, name of broker: \_\_\_\_\_)  Yes  No

Has this proposal been referred to another LMI insurer? (If Yes, please provide details)  Yes  No

Has genuine savings been verified as acceptable in accordance with the Genworth Financial (Genworth) LMI Underwriting Policy? (If No, please provide details)  N/A  Yes  No

Have the income and employment details been verified as acceptable in accordance with the Genworth LMI Underwriting Policy? (Please provide all documentation you have relied upon)  Yes  No

Has the repayment history on all facilities being refinanced been confirmed as satisfactory in accordance with the Genworth LMI Underwriting Policy? (If No, please provide details)  N/A  Yes  No

Does the valuation meet Genworth's Valuation Minimum standards? (If No, please provide details)  N/A  Yes  No

If this loan includes a 2nd mortgage, is the 1st mortgage insured with Genworth? (If Yes, please provide details)  N/A  Yes  No

Are credit bureau reports for all borrowers and guarantors clear of any adverse credit history? (If No, please provide details)  Yes  No

**YOUR DUTY OF DISCLOSURE** Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act, 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of any matter:-

- that diminishes the risk to be undertaken by the insurer;
- that is common knowledge;
- that your insurer knows, or in the ordinary course of his business, ought to know;
- as to which compliance with your duty is waived by the insurer.

**NON-DISCLOSURE** If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

**DECLARATION** I/We declare that the accompanying loan documentation is a true copy of the application made by the borrower(s) for the loan, which is the subject of this proposal. The lender has satisfied itself that the statements and answers made in the loan application form for this proposal are true and correct to the best of its knowledge and belief. The loan application form and all other documents, statements, credit bureau reports and information contained in this proposal are submitted for the purpose of Genworth Financial assessing whether to provide insurance on the loan and if so, on what terms and conditions. It will be a term of any contract of insurance with Genworth Financial that any loan introducer, mortgage manager, financial agent, broker or loan originator involved in the establishment of the loan is agreed to be the agent of the lender for the purpose of provision of information documentation and statements in and accompanying this Application. The lender will be responsible for any non-disclosure or misrepresentation arising from the information provided by or through such persons.

I/We further declare that savings, income, employment information and refinance history have been verified in accordance with Genworth Financial's current LMI Underwriting Policy, and we understand that Genworth Financial will be relying on this declaration for the purposes of providing Lenders Mortgage Insurance to the insured.

Authorised Signature	Name of Signatory	Submitting Company	Date
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Please forward your proposal by fax to **1300 366 228**

You can contact Genworth staff by calling:

NSW / ACT 1300 655 422    VIC / TAS 1300 655 528    QLD 1300 652 864    SA / NT 1300 652 954    WA 1300 652 853