



PAYG/Salaried Applicants

2 pay slips (not more than 1 month old)

Also include at least one of the following

- P.A.Y.G. Payment Summary for the last two financial years
- A letter from the borrower's employer
- Current employment contract signed by employee and employer.

(In some instances tax returns and tax assessment notices for last 2 financial years may be required)

- 100 Points ID (eg: passport and licence)
- Confirmation of deposit eg six months saving statements
- Copy of contract - if purchase (executed by the vendor at least)
- Confirmation of rental income (if investment)
- Rates notice for any existing property (ies)
- Copy of current Medicare Card for all borrowers
- Copy of existing loan statements (if refinance) Min 6 months
- \$300 part establishment fee (additional fees may be required prior to ordering valuations in the case of higher value or multiple security properties)

Applying for a Debit Card

Signed Debit card request form

For Refinance

Discharge Authority Form from www.bettermm.com.au/BMMResourceCentre

Self Employed/Company Applicants

Income Confirmation

- 2 years Business Tax returns
- 2 years Business Financials eg: Balance Sheet / Profit and Loss statement
- 2 years Personal Tax returns (in some instances 2 years tax assessment notices may be required)
- Appropriate income declaration (Lo Doc products only - above items not required)

- 100 Points ID (eg: passport and licence)
- Confirmation of deposit eg six months saving statements
- Copy of contract - if purchase (executed by the vendor at least)
- Confirmation of rental income (if investment)
- Rates notice for any existing property(ies)
- Copy of current Medicare Card for all borrowers
- Copy of existing loan statements (if refinance) Min 6 months, 12 months Lo Doc
- \$300 part establishment fee (additional fees may be required prior to ordering valuations in the case of higher value or multiple security properties)

Applying for a Debit Card

Signed Debit card request form

For Refinance

Discharge Authority Form from www.bettermm.com.au/BMMResourceCentre

The Introducer is to certify the following:

Application Name: _____

- 1: Original application including the original of this checklist will be forwarded to BMM
- 2: Original Income Declaration (for Lo Doc Loans only) will be forwarded to BMM
- 3: I certify that all documents accompanying this application are true and correct copies of originals that either the mortgage manager or myself have completed Know Your Customer (KYC) in accordance with AML/CTF Legislation.
- 4: I confirm that I hold an Australian Credit Licence or operate as a credit representative with an entity that holds an Australian Credit Licence.

Signature: _____ Date: _____

Introducer's Name : _____ Company: _____

COMPANY DETAILS (Company / Trust Applicants Only)

Company / Trust Name		Trust Trading Name (If Applicable)	ABN	
Company Purpose			ACN	
Phone	Registered address		State	Postcode
Fax	Trading address		State	Postcode
Entity Type		Trust <input type="checkbox"/>	Pty. Ltd. <input type="checkbox"/>	Public <input type="checkbox"/>
If Trust State Type Of Trust			Country Established	
Full name of Trustee(s) / Director(s) (1)		Full name of Trustee(s) / Director(s) (2)		
Full name of Trustee(s) / Director(s) (3)		Full name of Trustee(s) / Director(s) (4)		
Full Name of Beneficiary(ies) / Shareholders (1)		Full Name of Beneficiary(ies) / Shareholders (2)		
Full Name of Beneficiary(ies) / Shareholders (3)		Full Name of Beneficiary(ies) / Shareholders (4)		

PERSONAL PARTICULARS OF DIRECTORS / SHAREHOLDERS / BENEFICIARIES ACTING AS GUARANTORS TO BE COMPLETED BELOW

PERSONAL DETAILS

Applicant 1	Applicant <input type="checkbox"/> Director <input type="checkbox"/> Guarantor <input type="checkbox"/> Shareholder <input type="checkbox"/>				Applicant 2	Applicant <input type="checkbox"/> Director <input type="checkbox"/> Guarantor <input type="checkbox"/> Shareholder <input type="checkbox"/>			
Title	Surname				Title	Surname			
Given name(s)					Given name(s)				
Current address					Current address				
Suburb		State	Postcode	Years / Months	Suburb		State	Postcode	Years / Months
Phone		Silent <input type="checkbox"/> Mobile <input type="checkbox"/>			Phone		Silent <input type="checkbox"/> Mobile <input type="checkbox"/>		
Email					Email				
Residential Status		Rent <input type="checkbox"/> Owned <input type="checkbox"/> Mortgage <input type="checkbox"/> Board <input type="checkbox"/>	No. of adults in household		Residential Status		Rent <input type="checkbox"/> Owned <input type="checkbox"/> Mortgage <input type="checkbox"/> Board <input type="checkbox"/>	No. of adults in household	
Previous address					Previous address				
Suburb		State	Postcode	Years / Months	Suburb		State	Postcode	Years / Months
Female <input type="checkbox"/> Male <input type="checkbox"/>		Date of birth / /		Drivers licence no.	Female <input type="checkbox"/> Male <input type="checkbox"/>		Date of birth / /		Drivers licence no.
Marital status		No. of dependants		Ages	Marital status		No. of dependants		Ages
Name Of Spouse					Name Of Spouse				
Address Of Spouse					Address Of Spouse				
Suburb		State	Postcode		Suburb		State	Postcode	
Residency Status					Residency Status				
<input type="checkbox"/> Citizen		<input type="checkbox"/> Permanent Resident		<input type="checkbox"/> Other	<input type="checkbox"/> Citizen		<input type="checkbox"/> Permanent Resident		<input type="checkbox"/> Other
Are You Living In Aust. Now ? <input type="checkbox"/> Yes <input type="checkbox"/> No					Are You Living In Aust. Now ? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Length of continuous residency within Australia ? Years <input type="text"/> Months <input type="text"/>					Length of continuous residency within Australia ? Years <input type="text"/> Months <input type="text"/>				
Correspondence Address (Post Settlement Address)					Correspondence Address (Post Settlement Address)				
Tick If Same As Above <input type="checkbox"/>					Tick If Same As Above <input type="checkbox"/>				
Address					Address				
Suburb		State	Postcode		Suburb		State	Postcode	

PERSONAL DETAILS (CONT...)							
Applicant 1	Current employer (1) name		Years / Months	Applicant 2	Current employer (1) name		Years / Months
Address				Address			
Phone		Payroll contact		Phone		Payroll contact	
Occupation		Industry		Occupation		Industry	
Full time <input type="checkbox"/>		Part time <input type="checkbox"/>		Casual <input type="checkbox"/>		Full time <input type="checkbox"/>	
PAYG/Salary <input type="checkbox"/>		Self employed <input type="checkbox"/>		PAYG/Salary <input type="checkbox"/>		Self employed <input type="checkbox"/>	
		→ ABN →				→ ABN →	
Current employer (2) name (If Applicable)			Years / Months	Current employer (2) name (If Applicable)			Years / Months
Address				Address			
Phone		Payroll contact		Phone		Payroll contact	
Occupation		Industry		Occupation		Industry	
Full time <input type="checkbox"/>		Part time <input type="checkbox"/>		Casual <input type="checkbox"/>		Full time <input type="checkbox"/>	
If self employed please state Industry				If self employed please state Industry			
PAYG/Salary <input type="checkbox"/>		Self employed <input type="checkbox"/>		PAYG/Salary <input type="checkbox"/>		Self employed <input type="checkbox"/>	
		→ ABN →				→ ABN →	
Previous employer's name			Years / Months	Previous employer's name			Years / Months
FUNDS POSITION (how loan is to be financed)							
Purchase price		\$		Sale proceeds		\$	
Refinance		\$		Own funds (advise source)		\$	
Home improvements		\$		Gift		\$	
Other (please state)		\$		Loan amount		\$	
Legal fees		\$		Deposit paid		\$	
Stamp fees		\$		FHOG		\$	
Loan fees		\$		Other		\$	
TOTAL		\$		TOTAL		\$	
LOAN REQUIREMENTS							
Breakdown of loan accounts	Split 1	Split 2 (if applicable)	Split 3 (if applicable)	Split 4 (if applicable)			
Purpose of loan eg: Purchase of owner/occupied or invest, refinance owner/occupied or invest, construction, other							
Amount of loan	\$	\$	\$	\$			
Product required	Principal & interest <input type="checkbox"/> Interest only _____ Yrs <input type="checkbox"/> Term of loan _____ Yrs <input type="checkbox"/> Line of credit <input type="checkbox"/> 100% Offset Account <input type="checkbox"/> Interest rate Fixed for _____ Yrs <input type="checkbox"/> Variable rate <input type="checkbox"/> Interest rate _____ %	Principal & interest <input type="checkbox"/> Interest only _____ Yrs <input type="checkbox"/> Term of loan _____ Yrs <input type="checkbox"/> Line of credit <input type="checkbox"/> 100% Offset Account <input type="checkbox"/> Interest rate Fixed for _____ Yrs <input type="checkbox"/> Variable rate <input type="checkbox"/> Interest rate _____ %	Principal & interest <input type="checkbox"/> Interest only _____ Yrs <input type="checkbox"/> Term of loan _____ Yrs <input type="checkbox"/> Line of credit <input type="checkbox"/> 100% Offset Account <input type="checkbox"/> Interest rate Fixed for _____ Yrs <input type="checkbox"/> Variable rate <input type="checkbox"/> Interest rate _____ %	Principal & interest <input type="checkbox"/> Interest only _____ Yrs <input type="checkbox"/> Term of loan _____ Yrs <input type="checkbox"/> Line of credit <input type="checkbox"/> 100% Offset Account <input type="checkbox"/> Interest rate Fixed for _____ Yrs <input type="checkbox"/> Variable rate <input type="checkbox"/> Interest rate _____ %			
Frequency Repayment (Please Circle)	(Wkly / Fntly / Mntly)	(Wkly / Fntly / Mntly)	(Wkly / Fntly / Mntly)	(Wkly / Fntly / Mntly)			
Total loan amount	\$	Cheque Book <input type="checkbox"/>	Debit Card (if applicable) <input type="checkbox"/>	OFFICE USE ONLY			
Finance date	/ /	Visa Credit Card (Only available at application with ABL HomeLine product) <input type="checkbox"/>	Capitalise LMI <input type="checkbox"/>	Amount Capitalised:			
Date required to settle	/ /	LVR _____ %		\$ _____			

FINANCIAL DETAILS

Annual income		Assets / Liabilities					
			Value	Monthly Payment	Amount Owning	Financier	To Be Paid Out
Gross salary 1	\$	Residence	\$	\$	\$		<input type="checkbox"/>
Gross salary 2	\$	Furniture	\$	\$	\$		<input type="checkbox"/>
Rental 1	\$	Vacant land	\$	\$	\$		<input type="checkbox"/>
Rental 2	\$	Rental property (1)	\$	\$	\$		<input type="checkbox"/>
Rental 3	\$	Rental property (2)	\$	\$	\$		<input type="checkbox"/>
Rental 4	\$	Motor vehicle	\$	\$	\$		<input type="checkbox"/>
Depreciation	\$	Motor vehicle	\$	\$	\$		<input type="checkbox"/>
Centrelink	\$	Savings	\$	\$	\$		<input type="checkbox"/>
Maintenance	\$	Credit cards	No.Cards Limit	\$	\$		<input type="checkbox"/>
Other	\$	Credit cards	No.Cards Limit		\$		<input type="checkbox"/>
Other	\$	Store Cards	\$	\$	\$		<input type="checkbox"/>
TOTAL	\$	Personal loan	N/A	\$	\$		<input type="checkbox"/>
		Guarantees & Other Contingent Liabilities	\$	\$	\$		<input type="checkbox"/>
		Other	\$	\$	\$		<input type="checkbox"/>
		Other	\$	\$	\$		<input type="checkbox"/>
		Rent paid (if applicable)	N/A	\$	\$		
		Superannuation	\$	\$	\$		
		Maintenance Payments	\$	\$	\$		
		TOTAL	\$	\$	\$		

SECURITY OFFERED FOR THE LOAN

PROPERTY 1 Usage:		Owner Occupied <input type="checkbox"/>	Investment <input type="checkbox"/>	PROPERTY 2 Usage:		Owner Occupied <input type="checkbox"/>	Investment <input type="checkbox"/>
Name of title holder/s (following settlement)				Name of title holder/s (following settlement)			
Address of property				Address of property			
Postcode				Postcode			
Property Type		Zoning		Property Type		Zoning	
Access details for valuation purposes (*)				Access details for valuation purposes			
Estimated value of security \$				Estimated value of security \$			
Phone (home)		(Mobile)		Phone (home)		(Mobile)	
Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Community <input type="checkbox"/> Other <input type="checkbox"/>				Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Community <input type="checkbox"/> Other <input type="checkbox"/>			
Is the property part of the national rental affordability scheme (NRAS)? Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes please name consortium: _____							

ADDRESS DETAILS OF OTHER REAL ESTATE ASSETS

Address of Rental Property (1)		Address Of Rental Property (3)	
Postcode		Postcode	
Address of Rental Property (2)		Address Of Rental Property (4)	
Postcode		Postcode	

(*) BMM does not give applicants copies of property valuation.

CONSTRUCTION

Property Above: 1 OR 2 Estimate Building Completion Date / / Total Cost Of Building Construction Of New Home Home Extension

Builder Is Registered Builder Owner Builder Sub Contractor

The following documents are required for construction of a new house and may be required for a home extension

- 1) Signed fixed price building contract
- 2) Copy of Builders All Risk Insurance
- 3) Plans and specifications (i.e. stamped council approval plan, building permit)
- 4) Copy of Builder's license or Registration
- 5) Copy of Home Owners Warranty Certificate

YOUR RELATIVE'S DETAILS

Nearest relative (not living with you)	Relationship to you	Nearest relative (not living with you)	Relationship to you
Address	Phone	Address	Phone
	Postcode		Postcode
Mother's Maiden Name	Mother's Maiden Name		

YOUR SOLICITOR'S (or representative's) DETAILS

Name of firm	Address		
Contact			
Telephone No.	Fax No.	Documents to be sent here?	Yes <input type="checkbox"/> No <input type="checkbox"/>

YOUR ACCOUNTANT'S DETAILS

Name of firm	Address		
Contact			
Telephone No.	Fax No.		

APPLICANT DECLARATION

	Yes/No	Details
Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator has been appointed?		
Have you ever been declared bankrupt or insolvent?		
Is there any unsatisfied judgement entered in any court against you, your spouse, or any company of which either you or your spouse are or were a shareholder or officer?		
Has any application in respect of this loan ever been submitted by you or any other person to any lender? Is so, give details.		
Is the property under old systems title?		
Are you ordinarily resident in Australia?		

METHOD OF PAYMENT

The applicant(s) agrees to pay an establishment fee for a loan. The applicant(s) is required to pay part of that establishment fee at the time of application. Any outstanding fee(s) must be paid on settlement of the loan or immediately the loan is deemed to be no longer proceeding. Should the loan not proceed, the establishment fee is refundable except in the case where, a valuation has been carried out and or legal fees have been incurred, or where an approval or conditional approval has been arranged by Better Mortgage Management (BMM), a Funder or Mortgage Insurer for the amount applied for, or for a lesser amount. In these instances BMM will deduct from the establishment fee, the cost of valuation(s), administration fees and or legal fees and refund the balance. Where these fees exceed the amount paid, the applicant(s) authorise BMM to deduct the amount outstanding from their Credit Card or agree and undertake to pay the outstanding fees within 7 days of receipt of request from BMM. Please note that customers will not be issued with a copy of any valuation related to this application under any circumstance.

Credit Card <input type="checkbox"/> →	Bankcard <input type="checkbox"/>	Name Of Cardholder
	Visa <input type="checkbox"/>	
	Mastercard <input type="checkbox"/>	Credit Card Number
Cheque <input type="checkbox"/>	Amex <input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Cash <input type="checkbox"/>	Diners <input type="checkbox"/>	Expiry Date
		<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>
Direct Credit <input type="checkbox"/> →		Amount \$ _____ Date / / Signature X

A 1.5% (including GST) surcharge is payable on all credit card transactions over \$1,000
 Account details available on request

PRIVACY ACT 1988 - CONSENT AND ACKNOWLEDGEMENT

Consent and acknowledgement by applicant(s) for credit and guarantors

Please read carefully before signing. Where there is more than one applicant or guarantor, each applicant or guarantor is to sign.

NAME OF APPLICANT(S)/GUARANTOR(S): _____

MORTGAGE MANAGER: BETTER MORTGAGE MANAGEMENT PTY LTD [ABN 65 089 835 192] (herein referred to as 'BMM')

MORTGAGE INSURER: each of the organisations name in Schedule A (whether acting individually or together)

CREDIT PROVIDER: each of the organisations named in Schedule A (whether acting individually or together)

The above organisations collect personal information from or about the Applicant(s) and Guarantor(s) ("the personal information") to:

in the case of the Mortgage Manager and the Credit Provider:

- A. assess an application for credit by the Applicant(s) or a proposal by the Guarantor(s) to guarantee or provide security; and
- B. if an application is successful to provide and administer the provision of credit to the Applicant(s) and obtain a guarantee;

and in the case of the Mortgage Insurer:

- A. assess the risk of providing lenders' mortgage insurance in respect of credit which may be provided by the Credit Provider to the Applicant(s) (including the risk of the Guarantor(s) being unable to meet a liability that might arise under a guarantee); and
- B. if insurance is provided, to administer or vary any lenders' mortgage cover provided; and
- C. comply with legislative and regulatory requirements.

In order to do those things the Mortgage Manager, the Credit Provider, and/or the Mortgage Insurer (or any of them) may need to disclose the personal information to:

- A. the organisations and persons described in paragraphs 1 to 9 below;
- B. each other and to the related companies of each; and organisations that carry out functions (on behalf of each or any of them) (such as trust managers, introducers, mailing houses, IT service providers, valuers, lawyers and other external advisers, conveyancers and collection agents); reinsurers; credit reporting agencies; referees, including Applicant(s) or Guarantor(s) employer or legal and financial advisers; government and other regulatory bodies, including government agencies which administer land titles or revenue collection; ratings agencies; payment system operators; and other financial institutions, securitisers and credit providers.

Collection of some of the personal information is required under the Anti-Money Laundering and Counter Terrorism Financing Act 2006.

If any part of the personal information is not provided, it may not be possible to assess an application for credit by the applicant(s) or an application for lenders' mortgage insurance, and as a consequence the finance requested by the Applicant may not be provided.

Individuals can gain access to or update their personal information or obtain copies of Privacy Policies from us, the Credit Provider or the Mortgage Insurer on request. All enquiries concerning access to personal information should be directed to the Mortgage Manager on (07) 3831 6400 in the first instance.

The Mortgage Manager may also use the personal information (and disclose it to its service providers) to tell you about other products and services offered or distributed by it.

If any of the Applicant(s) or Guarantor(s) do not want the personal information to be used or disclosed for this purpose, please tick this box or contact the Mortgage Manager on the above number.

I/We agree that the Credit Provider, the Mortgage Manager and the Mortgage Insurer can do any of the following:

1. Application for commercial credit
If my/our application is for commercial credit, obtain and use a credit report from a credit reporting agency containing personal and/or commercial information about me/us to assess my/our application for commercial credit.
2. Application for consumer credit
If my/our application is for consumer credit, obtain and use a credit report containing information about my/our commercial activities, commercial credit worthiness and/or containing personal information to assess my/our application for consumer credit.
3. Collection of overdue payments
Obtain and use a consumer and/or commercial credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.
4. Exchange of information between credit providers
Obtain from and use or give to another credit provider (including any other credit provider who is referred to in this application, named in a credit report or who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history or credit capacity.
5. Use of information
I/We understand that the information referred to in the paragraph 4 including credit reports and other personal information obtained about me/us (including the information about my/our credit obtained from the credit reporting agency or other credit provider) may be used for any of the following purposes:
 - A. To assess my/our credit worthiness.
 - B. To assess an application by me/us for credit
 - C. To help me/us avoid defaulting on my/our credit obligations
 - D. To notify a default by me/us
 - E. To notify other credit providers of a default by me/us
 - F. To assist in the collection of overdue payments from me/us
 - G. To exchange information with credit providers who are involved in a mortgage securitisation scheme
 - H. To exchange information with credit providers as to the status of this loan
 - I. For the administration of my/our loan account
 - J. For internal business purposes including research and product development, credit scoring, staff training, conducting market or customer satisfaction research, maintaining a financial services relationship with me/us and assessing my/our future applications for products or services provided by the Mortgage Manager, the Credit Provider and/or the Mortgage Insurer.
 - K. Preventing and investigating crime or fraud to protect my/our interest and the interests of the Mortgage Manager, the Credit Provider and/or the Mortgage Insurer along with fulfilling your legal requirements as permitted or required by law
6. Exchange of information with advisers and other persons
Obtain from and use or give any personal information or commercial credit information about me/us to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with the loan to be provided to me/us pursuant to this application or any future applications for products or services provided by the Mortgage Manager, the Credit Provider and/or the Mortgage Insurer up to such time I/we advise you in writing that I/we do not want my/our information exchanged.

7. Provide information to credit reporting agencies
Give to a credit reporting agency personal information or commercial credit information about me/us to obtain a consumer credit report about me/us (in order to assess the application or in relation to the credit provider's ongoing funding of the credit) or to allow the credit reporting agency to create or maintain a credit information file containing information about me/us.
The information which may be given before during or after the provision of credit to me/us is limited to:
- Identifying particulars – my name, sex, address (and previous two addresses), date of birth, name of employer and driver's license number .
 - The fact that consumer credit or commercial credit has been applied for and the amount
 - The fact that the Credit Provider is a current credit provider to me/us
 - Loan repayments which become overdue more than 60 days and for which collection action has commenced
 - Advice that loan repayments are no longer overdue in respect of any default which has been listed
 - Advice that cheques drawn by me/us for more than \$100 have been dishonoured more than once
 - Information that, in the opinion of Mortgage Manager or the Credit Provider, I/we have committed a serious credit infringement (that is acted fraudulently or shown an intention not to comply with my/our credit obligations)
 - That the loan provided to me/us by the Credit Provider has been paid or otherwise discharged
 - Or otherwise in connection with arrangement relating to credit providers' mortgage insurance.
8. Provide information for securitisation
Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.
9. Verification Of Identity
Seek and use my/ our Personal Information for assessment and verification in compliance with obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML/CTF Act") and request further Personal Information from me/us, even if such personal information was previously sought.

I/we acknowledge that if I/we do not provide the Personal Information required, the Originator, Credit Provider or Mortgage Insurer may not be able to provide me/us with credit or other products and services.

I/we consent to the originator or credit provider disclosing my/our personal information to a third party who provides services in respect of verification for AML/CTF purposes.

10. Provide information to Guarantors
Give to a current or proposed Guarantor any credit report, notice or documents, or financial or personal information about my/our credit worthiness, credit standing, credit history or credit capacity relating to, the credit facilities which are the subject of the guarantee which has been or which is proposed to be provided to the credit provider and, any other facility I/we have or have had with the credit provider during the previous 2 years. This extends to the disclosure of copies of notices or documents relating to the credit application (including any proposed or actual credit contract) and to the disclosure of relevant information about the progress of the credit facility, including details of any variation of a credit contract, copies of statements, details of any arrears, overdrawings and dishonours that have or may occur, as well as enforcement of the guarantee and / or security. The information may be given for the purpose of the proposed guarantor deciding whether to act as guarantor provider, and to keep the guarantor informed about the guarantee and credit facility.
11. Provide information to trade insurer
If my/our application is for commercial credit, I/we consent to a trade insurer obtaining a credit report about me/us containing consumer credit information, in order to assess whether to insure the Credit Provider for the loan given to me/us, or the risk of providing insurance or to assess my/our risk of defaulting under the loan.
12. Authority to obtain, exchange and disclose personal information concerning Guarantor.
Obtain and use a credit report from a credit reporting agency containing personal information about me/us to assess whether to accept me/us as a guarantor for the commercial credit or consumer credit for which the Applicant has applied or otherwise in connection with arrangements relating to lenders' mortgage insurance.

Applicant(s):

Name: _____

Signature: _____ Date: _____

Name: _____

Signature: _____ Date: _____

Guarantor(s):

Name: _____

Signature: _____ Date: _____

Name: _____

Signature: _____ Date: _____

Schedule A

Contact Details for the Credit Providers:

Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, 169 Pirie Street, Adelaide 5000
 Advantagedge Financial Services Pty Ltd ABN 36 130 012 930, Level 10, 101 Collins Street Melbourne VIC 3000
 Advantagedge Financial Services Holdings Pty Ltd ABN 75 095 300 502, Level 10, 101 Collins Street Melbourne VIC 3000
 AFSH Nominees Pty Ltd ABN 51 143 937 437, Level 10, 101 Collins Street Melbourne VIC 3000
 Briknow Pty. Ltd. ABN 25 009 962 Level 8, 300 Adelaide Street Brisbane QLD 4001
 Challenger Non-Conforming Finance Pty Ltd ABN 32 107 725 486, Level 10, 101 Collins Street Melbourne VIC 3000
 First Mortgage Company Home Loans Pty. Ltd. Level 40, 123 Eagle Street, Brisbane QLD 4000. ABN 45 104 268 448
 First Title Australia Pty. Ltd. ABN: 64 075 279 908 Level 11 175 Castlereagh Street Sydney NSW 2000
 JP Morgan Trust Australia ABN 49 050 294 052, Level 35 AAP Centre 259 George Street Sydney NSW 2000
 Liberty Financial Pty Ltd ABN 55 077 248 983, Level 16, 535 Bourke St Melbourne VIC 3000
 MKM Capital Pty. Ltd., Suite 1403 1 Queens Road Melbourne VIC. 3004
 Pepper Finance Corporation Limited ABN: 51 094 317 647, P.O. Box 6186 North Sydney NSW 2060
 Permanent Custodians Limited ACN 001 426 384, Level 4, 35 Clarence Street Sydney NSW 2000
 Perpetual Trustee Company Limited ABN 86 000 431 827, Level 6, 45 Clarence Street Sydney NSW 2000
 Perpetual Trustees Victoria Limited ABN 47 004 027 258, Level 28, 360 Collins Street Melbourne VIC 3000
 Permanent Trustee Company Limited ABN 21 000 000 993, Level 4, 35 Clarence Street Sydney NSW 2001
 Resimac Ltd ABN 67 002 997 935, Level 9, 45 Clarence St Sydney NSW 2000
 Secure Funding Pty Ltd ABN 25 081 982 872, Level 16, 535 Bourke St Melbourne VIC 3000
 Sintex Consolidated Pty Ltd ABN 75 065 917 535, Level 1, 458 Wattle Street Ultimo NSW 2007

Contact Details for the Mortgage Insurers:

Genworth Financial Mortgage Insurance Pty Ltd ABN 60 106 974 305
 QBE Lenders Mortgage Insurance Limited, ABN 70 000 511 071, Level 23/50 Bridge Street SYDNEY NSW 2000
 PMI Mortgage Insurance Limited, ABN 70 000 511 071, Level 23/50 Bridge Street SYDNEY NSW 2000

PLEASE READ CAREFULLY

I/We apply for credit. I/We and any guarantors are all aged over 18 years. The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and will be relied on. I/We consent to the disclosure of this application and any loan information (including statements of accounts, requests for payments etc) before, during or after the loan to any guarantor. I/We agree to pay any loan establishment fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents. I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan. I/We also authorise BMM or its staff to make alterations to this application as per our verbal or written requests direct to Better Mortgage Management Pty Ltd or via our representative (if applicable). I/We authorise the BMM to provide information about the progress & result of this application to the Land Agent/Builder and/or the Conveyancer/Solicitor named. I/We understand & acknowledge that:

(a) any valuation or inspection report obtained by the credit provider in relation to any security offered to the credit provider is for the credit provider's benefit, not the Applicant's nor the Guarantor's and it is the credit provider's choice as to whether to make any such report available to the Applicant(s) or the Guarantor(s)

(b) neither the Applicant(s) nor the Guarantor(s) may rely upon such information obtained by the credit provider, whether such report is disclosed to the Applicant(s) or the Guarantor(s) or not;

(c) neither the Applicant(s) nor the Guarantor(s) should assume that any such report is based upon a detailed inspection of the security offered;

(d) any such report is not to be taken as implying that there are no defects other than those mentioned or, where the report relates to building works, that the works have been completed to a particular standard;

(e) the credit provider does not accept any liability for the contents or accuracy of any such report.

I/We understand & acknowledge that BMM recommends that I/we seek independent legal or other financial advice prior to entering into any credit contract that the credit provider may offer to the Applicant(s) as a result of this application or any related guarantee. I/We authorise and consent to BMM confirming details provided in this application with any person or persons who may reasonably be expected to confirm such details (eg: employer). The Applicant(s)/Debtor(s) and Guarantor(s) acknowledge and agree that they have read, understood and agree with each and every part of this application (including the Privacy Act Authorisation, Privacy Disclosure Statement and, if completed, the Nomination of Address for Notices).

Print Name (1) _____ Signature _____ Date _____
 Print Name (2) _____ Signature _____ Date _____
 Print Name (3) _____ Signature _____ Date _____
 Print Name (4) _____ Signature _____ Date _____

IMPORTANT

Better Mortgage Management recommends that all applicants review their personal risk position to ensure they have adequate life and income cover. Contact your advisor or alternatively contact Better Mortgage Management and we can recommend one for you.

LOAN PURPOSE / DECLARATION CHECK LIST

EXTREMELY IMPORTANT NOTICE TO THE LOAN APPLICANT(S) - EACH BORROWER MUST COMPLETE THIS SECTION

It is possible that your loan may be regulated by the National Credit Code ("the Code"). The Code applies (inter alia) where:

(a) credit is provided;

(b) the borrower (debtor/mortgator) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and

(c) the purpose for which credit is provided is wholly or predominantly of a personal, domestic, or household nature.

PART A

In order to determine whether or not the provisions of the Code will apply to this loan, the lender requires you to provide it with the following information:	Yes	No
1. Are any of the borrowers natural persons as described above?		
2. Are any of the borrowers a Corporation? If yes, do not complete Part B and Part C.		
3. Is the borrower a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for the residential purpose)?		

PART B

The Purpose of this Proposed Loan is:	Loan \$ sought
1. To purchase a residence to be owner-occupied	\$
2. To purchase a property for investment purposes	\$
3. To finance the construction of a residence to be owner-occupied	\$
4. To finance the construction of a property for investment purposes	\$
5. To provide a line of credit for borrower's business	\$
6. To have available credit to make personal purchases	\$ Specify Purpose
7. To refinance an owner-occupied residence	\$
8. To refinance a property for investment purposes	\$ Specify Purpose
9. To finance expenditure of a personal, domestic, or household nature	\$ Specify Purpose
10. To provide funds for business use.	Specify Purpose
11. Other:	\$



PART C Do you believe that the borrower is likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed?

Yes No

Signature (1) _____ Signature (3) _____
 Print Name _____ Date _____ Print Name _____ Date _____
 Signature (2) _____ Signature (4) _____
 Print Name _____ Date _____ Print Name _____ Date _____

If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic or household purposes, then you must also complete the declaration as to purpose on Page 8. Important Notice: If you declare that the loan has a business or investment purpose, but the lender's subsequent enquiries reveal that the loan is regulated under the Code, then the lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the borrower.

DECLARATION AS TO LOAN PURPOSE

RE: LOAN of _____

Full Borrower Name (1)	
Full Borrower Name (2)	
Full Borrower Name (3)	
Full Borrower Name (4)	

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for: business purposes; or investment purposes other than investment in residential property. I/We agree to provide declarations of purpose of the credit whenever required by the lender.

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for: business purposes; or investment purposes other than investment in residential property. By signing this declaration you may **lose** your protection under the National Credit Code.

Print Name (1) _____ Signature _____ Date _____
 Print Name (2) _____ Signature _____ Date _____
 Print Name (3) _____ Signature _____ Date _____
 Print Name (4) _____ Signature _____ Date _____

JOINT NOMINATION / NOMINATION OF NOTICES

Nomination of Address for Notices (Regulated Loans Only – complete only on request of Debtors/Guarantors).

If you are a joint debtor or guarantor and do not require notices and documents to be forwarded to each debtor or guarantor individually, please complete the nomination section below (Note: Guarantors cannot nominate a debtor).

IMPORTANT

Each debtor/guarantor is entitled to receive a copy of any notice or other document under the National Credit Code. By signing this nomination you are giving up the right to be individually provided with information direct from the credit provider.

Any person who has signed this form can advise the credit provider at any time in writing that they wish to cancel their information

DEBTORS

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.

Address _____

GUARANTOR

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 .

Address _____

Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any change of address.

Print Name (1) _____ Signature _____ Date _____
 Print Name (2) _____ Signature _____ Date _____
 Print Name (3) _____ Signature _____ Date _____
 Print Name (4) _____ Signature _____ Date _____

NATIONAL CREDIT CODE - INTERVIEW DECLARATION

THIS SECTION MUST BE COMPLETED BY THE MORTGAGE BROKER / INTRODUCER ONLY

1. Has the applicant / each of the applicants demonstrated sufficient English fluency to understand the loan and its implications ?

YES / NO

If No, please provide details:

2. Has the applicant / each of the applicants demonstrated sufficient financial literacy to understand the loan and its implications ?

YES / NO

If No, please provide details:

SUITABILITY (please tick the appropriate box)

- The product(s) has been assessed as NOT UNSUITABLE for the client on the basis that the product(s) is consistent with the client's requirements and objectives, and the client can comply with the credit obligations without substantial hardship.
- The above product(s) have been assessed as UNSUITABLE for the client on the basis that:
- the credit product is inconsistent with the client's requirements and objectives, and/or
 - the client cannot comply with their obligations or could only do so with substantial hardship.

CONFLICT OF INTEREST DISCLOSURE

Has any conflict of interest which may disadvantage the client been identified in relation to the recommended product

- No conflict of interest is identified
- A conflict of interest has been identified.

But does not disadvantage the client as set out below. Details:

May disadvantage the client as set out below. Details:

Full Name of Interviewer: _____

Address of Interviewer: _____

Date of Interview: _____

Signature: _____ Licence / Credit Representative Number: _____

NATIONAL CREDIT CODE DECLARATION

QUESTIONS 1, 2 & 4 MUST BE COMPLETED BY ALL APPLICANTS

1. Are you aware of any change in your circumstances that may alter your financial situation or ability to repay this loan, including any expected change in your income or expenses ?

YES / NO

If Yes, what are the reasons for the changes and what is the expected impact to current income levels ?

YOUR MONTHLY FINANCIAL POSITION

	CURRENT \$	PROPOSED \$
Total Monthly After tax Income (A)		
Total Monthly Loan Repayments / Rent (B)		
Total Monthly Living Expenses (C)		
TOTAL MONTHLY NET SURPLUS* (A-B-C)		

* The actual surplus may vary depending on the credit provider's credit criteria

2. Do you anticipate any change in expenditure over the next 12 months (excluding the loan being applied for) ?
 For example, changes in repayments of any existing loans.

YES / NO

If Yes, please list anticipated changes and estimated monetary impact:

QUESTION 3 MUST BE COMPLETED BY SELF-EMPLOYED APPLICANTS ONLY

3. In relation to the current business you operate, are you aware of anything which may adversely affect the business and your ability to meet your current and future financial obligations ?

YES / NO

If Yes, please provide details below:

4. I/We acknowledge and agree that the mortgage broker / advisor who has referred my / our application to BMM has done so at my / our request as my / our agent

Print Name (1) _____ Signature _____ Date _____
 Print Name (2) _____ Signature _____ Date _____
 Print Name (3) _____ Signature _____ Date _____
 Print Name (4) _____ Signature _____ Date _____