

Better Mortgage Management Pty. Ltd.

Loan Application Form

Please select one of the following: **PAYG/Salaried Applicants** **Self Employed/Company Applicants**

Required Documents - Please refer to appropriate sections

Standard Documents - For ALL Loan Applications

- | | |
|--|--|
| <input type="checkbox"/> IDENTIFICATION - Minimum VOI Standards (e.g: Passport and Drivers Licence)

<input type="checkbox"/> \$400 part establishment fee
<i>(Additional fees may be required prior to ordering valuations in the case of higher value or multiple security properties). Complete 'Method of Payment' on Page 6 for payment.</i>
<i>Note: If loans do not proceed, BMM reserves the right to retain an Admin Fee to cover costs incurred. Minimum \$100.00 Admin Fee.</i> | <input type="checkbox"/> Confirmation of rental income for all Investment properties

<input type="checkbox"/> Copy of current Medicare Card for all borrowers

<input type="checkbox"/> Completed Funder Checklist (Refer to individual product checklist, where applicable)

<input type="checkbox"/> Rates notice for any existing property/s |
|--|--|

Required Documents - 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 may be requested)

Required Documents - Self Employed/Company Applicants

Income Confirmation (most recent available)

- 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 (Alt Doc products only - above items not required)

Required Documents - Refinance

- Copy of most recent 6 months loan statements for refinance of Mortgage Loan (12 months if Alt Doc)
- Copy of most recent 3 months statements for Credit Card and Personal Loan refinances
- Discharge Authority Form from www.bettermm.com.au/BMMResourceCentre

Required Documents - Purchase

- Confirmation of deposit eg most recent 3 months saving statements
- Copy of contract - if full purchase (executed by the vendor at least)

The Introducer is to certify the following:

Application Name: _____

- 1: Original Application, Alt Doc Declaration (if applicable) and other originals from this checklist will be forwarded to BMM
- 2: I acknowledge that the borrower will be contacted by BMM for the purpose of verifying information on this application
- 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.
If borrower is a trust, I confirm I have sighted the original trust deed and a copy of this deed forms part of this application.
- 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: **X** _____

Date: _____

Introducer's Name : _____

Company: _____

COMPANY DETAILS (Company / Trust Applicants Only)

Company Purpose		Trust Trading Name (If Applicable)	
Company / Trust Name			ABN/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) or Director(s) (1)		Full name of Trustee(s) or Director(s) (2)	
Full name of Trustee(s) or Director(s) (3)		Full name of Trustee(s) or Director(s) (4)	
Full Name of Beneficiary(ies) or Shareholders (1)		Full Name of Beneficiary(ies) or Shareholders (2)	
Full Name of Beneficiary(ies) or Shareholders (3)		Full Name of Beneficiary(ies) or Shareholders (4)	

PERSONAL DETAILS

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

Applicant 1				Applicant 2			
Applicant <input type="checkbox"/> Director <input type="checkbox"/> Guarantor <input type="checkbox"/> Shareholder <input type="checkbox"/>				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				Residential Status			
Rent <input type="checkbox"/>	Owned <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Board <input type="checkbox"/>	Rent <input type="checkbox"/>	Owned <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Board <input type="checkbox"/>
			No. of adults in household				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 #	Female <input type="checkbox"/>	Male <input type="checkbox"/>	Date of birth	Drivers licence #
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"/> Citizen		<input type="checkbox"/> Permanent Resident	
		Other <input type="checkbox"/>				Other <input type="checkbox"/>	
Are You Living In Australia Now ?				Are You Living In Aust. Now ?			
<input type="checkbox"/> Yes		<input type="checkbox"/> No		<input type="checkbox"/> Yes		<input type="checkbox"/> No	
Length of continuous residency within Australia				Length of continuous residency within Australia			
Years		Months		Years		Months	
Correspondence Address (After Settlement)				Correspondence Address (After Settlement)			
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		Applicant 2	
Current Employer Name (1)	Years / Months	Current Employer Name (1)	Years / Months
Address		Address	
Phone	Payroll contact	Phone	Payroll contact
Occupation	PAYG/ Salary Full time	Occupation	PAYG/ Salary Full time
Industry	Self employed ABN	Industry	Self employed ABN
Previous Employment if history is under 2 years		Previous Employment if history is under 2 years	
Previous Employer Name (2)	Years / Months	Previous Employer Name (2)	Years / Months
Address		Address	
Phone	Payroll contact	Phone	Payroll contact
Occupation	PAYG/ Salary Full time	Occupation	PAYG/ Salary Full time
Industry	Self employed ABN	Industry	Self employed ABN
Other Employer Name	Years / Months	Other Employer 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	<input type="checkbox"/> 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 Interest rate <input type="checkbox"/> Fixed for _____ Yrs <input type="checkbox"/> Variable rate Interest rate _____ %			<input type="checkbox"/> 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 Interest rate <input type="checkbox"/> Fixed for _____ Yrs <input type="checkbox"/> Variable rate Interest rate _____ %			<input type="checkbox"/> 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 Interest rate <input type="checkbox"/> Fixed for _____ Yrs <input type="checkbox"/> Variable rate Interest rate _____ %			<input type="checkbox"/> 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 Interest rate <input type="checkbox"/> Fixed for _____ Yrs <input type="checkbox"/> Variable rate Interest rate _____ %		
Frequency Repayment (Please Tick)	<input type="checkbox"/> Wkly	<input type="checkbox"/> Fntly	<input type="checkbox"/> Mntly	<input type="checkbox"/> Wkly	<input type="checkbox"/> Fntly	<input type="checkbox"/> Mntly	<input type="checkbox"/> Wkly	<input type="checkbox"/> Fntly	<input type="checkbox"/> Mntly	<input type="checkbox"/> Wkly	<input type="checkbox"/> Fntly	<input type="checkbox"/> Mntly
Total loan amount	\$			Cheque Book <input type="checkbox"/>			Debit Card (if applicable) <input type="checkbox"/>			OFFICE USE ONLY Amount Capitalised: \$ _____		
Finance date	____ / ____ / 20__			Visa Credit Card (Only available at application with ABL HomeLine product)			Limit Amount <input type="checkbox"/>					
Date required to settle	____ / ____ / 20__						\$ _____					

FINANCIAL DETAILS		Assets / Liabilities						
Annual income								
Gross salary (1)	\$	ASSETS	Value	Monthly Payment	Amount Owning	Financier/ Provider	To Be Paid Out	IO Repayment
Gross salary (2)	\$	Residence (O/Occ)	\$	\$	\$		<input type="checkbox"/>	<input type="checkbox"/>
Rental (1)	\$	Furniture	\$	\$	\$		<input type="checkbox"/>	
Rental (2)	\$	Vacant land	\$	\$	\$		<input type="checkbox"/>	<input type="checkbox"/>
Rental (3)	\$	Rental property (1)	\$	\$	\$		<input type="checkbox"/>	<input type="checkbox"/>
Rental (4)	\$	Rental property (2)	\$	\$	\$		<input type="checkbox"/>	<input type="checkbox"/>
Depreciation	\$	Motor vehicle (1)	\$	\$	\$		<input type="checkbox"/>	
Centrelink	\$	Motor vehicle (2)	\$	\$	\$		<input type="checkbox"/>	
Maintenance	\$	Savings	\$	\$	\$		<input type="checkbox"/>	
Other (1)	\$	Value of Business (if applicable)	\$	\$	\$			
Other (2)	\$	Superannuation	\$	\$	\$			
TOTAL	\$	LIABILITIES						
		Credit card (1) Limit	\$	\$	\$		<input type="checkbox"/>	
		Credit card (2) Limit	\$	\$	\$		<input type="checkbox"/>	
		Credit card (3) Limit	\$	\$	\$		<input type="checkbox"/>	
		Personal loan	N/A	\$	\$		<input type="checkbox"/>	
		Store Cards	\$	\$	\$		<input type="checkbox"/>	
		Overdraft	\$	\$	\$		<input type="checkbox"/>	
		Guarantees & Other Contingent Liabilities	\$	\$	\$		<input type="checkbox"/>	
		Rent paid - Ongoing (if applicable)	N/A	\$	\$			
		Other - Ongoing Debt e.g. HECS, Tax etc	\$	\$	\$			
		Maintenance Payments	N/A	\$	\$			
		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"/>	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		Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Community <input type="checkbox"/> Other	
Is the property part of the national rental affordability scheme (NRAS)? <input type="checkbox"/> No <input type="checkbox"/> Yes 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 valuations

Expenses - Personal

Every field requires completion. If not applicable answer N/A.

		MONTHLY PAYMENT
Owner Occupied/Rented property costs (where applicants reside post-settlement)	Rates, Body Corp/Strata	\$ <input type="text"/>
	Maintenance / Repairs	\$ <input type="text"/>
	Water	\$ <input type="text"/>
	Electricity/Gas	\$ <input type="text"/>
	Ongoing Rent/Board (if applicable)	\$ <input type="text"/> \$
Investment Property	Rates, Body Corp/Strata & Land Tax	\$ <input type="text"/>
	Maintenance / Repairs	\$ <input type="text"/>
	Water	\$ <input type="text"/>
	Electricity/Gas	\$ <input type="text"/> \$
Telephone, Internet & Pay TV	Phone, Mobile, Internet	\$ <input type="text"/>
	Pay TV, Netflix, Spotify etc	\$ <input type="text"/> \$
Groceries	Typical supermarket shop for groceries, Takeaway, Fastfoods and toiletries	\$ <input type="text"/> \$
Recreation & Entertainment	Alcohol, tobacco, betting, lotto, restaurants, pet care, membership fees, events, shows, sports, holidays	\$ <input type="text"/> \$
Clothing & Personal Care	Clothing, footwear, cosmetics, personal care, Buy Now Pay Later Purchases, Hairdressing etc	\$ <input type="text"/> \$
Medical & Health	Medical and health costs including doctor, dental, optical and chemist, chiropractor, specialist medical services and equipment etc	\$ <input type="text"/> \$
Transport	Registration	\$ <input type="text"/>
	Petrol & Maintenance	\$ <input type="text"/>
	Tolls/Taxi/Uber/Parking/Public Transport	\$ <input type="text"/> \$
Education	Public and private education fees and associated costs including books and uniforms, tertiary fees, levies etc	\$ <input type="text"/> \$
Childcare	Daycare, Afterschool/Holiday care, Nannies	\$ <input type="text"/> \$
Insurance	Home/Contents/Landlord	\$ <input type="text"/>
	Vehicle (Car, Caravan, Boat, Motorcycle)	\$ <input type="text"/>
	Health Insurance	\$ <input type="text"/>
	Life Insurance	\$ <input type="text"/>
	Income Protection/Other	\$ <input type="text"/> \$
Child Maintenance		\$ <input type="text"/> \$
Other	Unique items not covered in above categories (must be explained further).	\$ <input type="text"/> \$

TOTAL EXPENSES \$