

Applicant's declaration and acknowledgement:

1. Have you, or your co-applicant, ever been declared bankrupt or insolvent, has either Estate been assigned for the benefits of creditors? Yes No
2. Have you, or your co-applicant, ever been shareholders or officers of any company to which a manager, receiver and/or liquidator has been appointed? Yes No
3. Is there any judgement entered in court against you, or your co-applicant or any company of which you or your co-applicant are or were a shareholder or officer? Yes No
4. Have you, or your co-applicant, or any company with which you are or were associated, ever had a property foreclosed upon or sold through a mortgagee sale proceeding? Yes No
5. Has any application in respect of this loan been submitted by you, or any other person, to any other lender? Yes No
6. Are you and your co-applicant first home buyers, and therefore have not owned a residential property jointly, severally or with any other person previously? Yes No
7. Are you and your co-applicant currently meeting existing financial commitments without financial hardship? If No, provide details below: Yes No

8. Have you or your co-applicant had any difficulties in meeting debt commitments in the past 2 years? If yes, please provide details below: Yes No

9. I/We understand the terms of this finance application. Yes No
10. All the information provided as part of my/our finance application is complete, correct and not misleading in any way. Yes No
11. Can you or your co-applicant confirm that no part of the deposit or purchase price has been obtained through borrowings not disclosed in this document? Yes No
12. I/We are at least 18 years old. Yes No
13. I/We understand and agree that any valuation obtained is for use by the lender, and that I/we must make my/our own enquiries in relation to the value and suitability of the property. Yes No
14. I/We are comfortable with my/our ability to make repayment under the proposed loan without difficulty. Yes No

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 can be relied on. I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payment etc) before, during or after the loan to any guarantor. I/We agree to pay: any loan application fee; all fees and charges incurred to process the application; all fees and charges to obtain the valuation report about the security property; and all 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.

Applicant 1 Signature

Name

Date

Applicant 2 Signature

Name

Date

Guarantor 1 Signature

Name

Date

Guarantor 2 Signature

Name

Date