



ESTABLISHED 1979

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# APPLICATION FOR MORTGAGE LOAN

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REFERRED BY: \_\_\_\_\_

**BMC MORTGAGE CORPORATION PTY LIMITED ABN 74 882 854 620**

**NEW SOUTH WALES**

**7<sup>th</sup> Floor**

**222 Clarence Street**

**SYDNEY NSW 2000**

**Telephone (02) 9262 7881**

**Facsimile (02) 9262 7884**



## CORPORATE BORROWERS

<b>Company Name:</b> _____		<b>Date of Incorporation/Established:</b> _____
		<b>ABN:</b> _____
<b>Registered Address:</b> _____		<b>Postcode</b> _____
<b>Place of Business:</b> _____		
<b>Principal Activity:</b> _____		
<b>Full Name of Trust (if applicable)</b> _____		<b>Telephone</b> _____
<b>Full Name of Trustee(s)</b>	(1) _____	(2) _____
	(3) _____	(4) _____
<b>Full Name Beneficiary(ies), Address &amp; date of birth</b>	(1) _____	(2) _____
	(4) _____	(4) _____



**PERSONAL BORROWERS “including Trustees”**

<b>TO BE COMPLETED BY BOTH PERSONAL AND CORPORATE BORROWERS</b>	
<b>Mr/Mrs/M/s Surname</b>	<b>Mr/Mrs/M/s Surname</b>
<b>Other Names</b>	<b>Other Names</b>
<b>Date of Birth</b> <b>Marital Status</b>	<b>Date of Birth</b> <b>Marital Status</b>
<b>Drivers Licence No.</b> _____ <b>Number of Dependants</b> _____ <b>Children &amp; their ages:</b> _____	<b>Drivers Licence No.</b> _____ <b>Number of Dependants</b> _____ <b>Children &amp; their ages:</b> _____
<b>Present Address of Applicant</b>	<b>Present Address of Applicant</b>
_____ <b>postcode</b> _____ <b>for</b> _____ <b>years</b>	_____ <b>postcode</b> _____ <b>for</b> _____ <b>years</b>
<b>Previous Address of Applicant</b> <i>(only complete if less than 12 months in current address)</i>	<b>Previous Address of Applicant</b> <i>(only complete if less than 12 months in current address)</i>
_____ <b>for</b> _____ <b>years</b>	_____ <b>for</b> _____ <b>years</b>
<b>Post Settlement Address of Applicant</b>	<b>Post Settlement Address of Applicant</b>
_____	_____
<b>Telephone No. Home</b> <b>Business</b>	<b>Telephone No. Home</b> <b>Business</b>
<b>Mobile No:</b> _____	<b>Mobile No:</b> _____
<b>Email Address:</b>	<b>Email Address:</b>
<b>Occupation &amp; Type of Employment</b> <i>(if self-employed job description and industry)</i>	<b>Occupation &amp; Type of Employment</b> <i>(if self-employed job description and industry)</i>
<b>Annual Salary \$</b>	<b>Annual Salary \$</b>
<b>Employed by</b>	<b>Employed by</b>
_____ <b>Since</b> /    /	_____ <b>Since</b> /    /
<b>Employers Address</b>	<b>Employers Address</b>
<b>Previous Employer &amp; Occupation</b>	<b>Previous Employer &amp; Occupation</b>
<b>Years There</b>	<b>Years There</b>
<b>Other Income</b> <i>(itemise on separate sheet if necessary)</i>	
<b>1</b>	<b>\$</b>
<b>2</b>	<b>\$</b>



## CONTACTS

<b>Solicitor</b>	<b>Firm</b>	<b>Contact</b>
	<b>Address</b>	<b>Telephone ( )</b>
<b>Accountant</b>	<b>Firm</b>	<b>Contact</b>
	<b>Address</b>	<b>Telephone ( )</b>

## SECURITY

<b>Security No 1:</b>		<b>Postcode</b>
<b>Security No 2:</b>		<b>Postcode</b>
<b>Purchase Price \$</b>	<b>Estimated Value of security (if re-finance)</b>	<b>\$</b>
<b>Owner Occupied or Investment (circle applicable)</b>	<b>Length of Lease</b>	<b>Gross Rents \$ p.a</b>
<b>Title Details C/T Volume</b>	<b>Folio</b>	<b>Lot &amp; Plan No. (if available)</b>
<b>Registered owners:</b>		
<b>Contact Name for Valuer's Access</b>		<b>Telephone ( )</b>

## LOAN DETAILS

Amount \$	Term	Years	Rate	% pa	P& I or IO Please select
<b>Purpose of Loan</b>	<b>Purchase</b>	<b>Refinance</b>	<b>Other - Please Specify</b>		
<b>Please select:</b>					

## SUPPORTING DOCUMENTATION

<ol style="list-style-type: none"> <li>1. Confirmation of current employment by way of 2 most recent payslips &amp; most recent PAYG Summary</li> <li>2. If self employed, last 2 years tax returns, both personal &amp; business together with Tax Assessment notices</li> <li>3. Evidence of funds to complete if purpose of loan is a purchase</li> <li>4. Copy front page Contract of Sale if purpose of loan is a purchase</li> <li>5. If purpose of loan is a refinance, evidence of the last six months repayment history on all debts to be refinanced</li> </ol>
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## STATEMENT OF ASSETS AND LIABILITIES

NOTE EVERY SECTION OF THIS STATEMENT MUST BE COMPLETED IF SECTION NOT APPLICABLE WRITE NIL (use separate sheet if necessary)				
ASSET		LIABILITIES		
ADDRESS	VALUE \$	LENDER'S DETAIL	MONTHLY PAYMENTS	TOTAL OWING \$
			\$	
			\$	
		Current Rent paid by Borrower (if applicable)	\$	
Car/s		Lease or Car Loan	\$	
Furniture/Household Effects		Other Loans	\$	
Other (give details)			\$	
			\$	
Savings: Institution Branch		Personal Loans – Bank etc.		
Bank		Credit Cards		
		Lender Type Limit		
Building Society			\$	
Credit Union			\$	
Other			\$	
Deposit paid this purchase (if applicable)		Store Cards/Interest Free Loans		
Superannuation		1.	\$	
Other		2.	\$	
		Bank Overdraft	\$	\$
		Taxation Liability		
<b>TOTAL</b>	\$	<b>TOTAL</b>	\$	



## APPLICANT DECLARATION

The undersigned hereby applies for the loan described herein to be secured by a mortgage on the property described herein and represents that all statements made in this application are true and made for the purpose of obtaining the loan. Verification may be obtained from any source named herein. The undersigned agrees to support this application with a valuation of the subject property by a qualified valuer selected by BMC MORTGAGE CORPORATION (BMC), at the expense of the undersigned and without implied obligation on the part of BMC. The undersigned further agrees to pay all necessary expenses, including legal costs, incurred in obtaining this loan. It is agreed that by accepting this application BMC is not obligated to grant a loan. We note that the mortgage will require general insurance coverage against hazards equal, at least, to the value of property improvements. Such insurer shall be acceptable to BMC, who have sole discretion for rejection without grounds.

	Yes	No
I/We declare that I/We, the undersigned, am/are over the age of 18/21 at the time of the execution of this application.		
1. Has any applicant in respect of this loan ever been insolvent, bankrupt or ever been a party to a Part IX, Part X arrangement or is there any unsatisfied statutory demand in bankruptcy outstanding?	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you or your spouse ever been shareholders or officers of any private company of which a manager, receiver and/or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
3. Is there any unsatisfied judgement entered in any court against you, your spouse or any company of which you or your spouse are or were a shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you, or your spouse, or any company with which you are or were associated, ever had a property foreclosed upon or given title or deed in lieu thereof through mortgagee sale proceeding?	<input type="checkbox"/>	<input type="checkbox"/>
5(a). Has any part of the deposit, or the balance due above this loan, been obtained from borrowings?	<input type="checkbox"/>	<input type="checkbox"/>
5(b) Has any applicant in respect of this loan been party to a loan, credit card, rental agreement or other credit facility that has been in arrears greater than one payment?	<input type="checkbox"/>	<input type="checkbox"/>
6. Has any application in respect of this loan been submitted by you, or any other person, to any other lender?	<input type="checkbox"/>	<input type="checkbox"/>
7. We *are/are not permanent residents of the Commonwealth of Australia. ('Strike out the word(s) which do not apply).	<input type="checkbox"/>	<input type="checkbox"/>
8. That BMC Mortgage Corporation Pty Limited is not acting as our agent or in any other capacity on our behalf in this transaction	<input type="checkbox"/>	<input type="checkbox"/>
Applicant/s Signatures:		
(Date )		(Date )



## **APPLICATION FEES (which includes valuation & base legals)**

### **Option 1. Payment by Credit Card**

#### **Received from**

Mr  Mrs  Ms  Miss  Other

**First Name**

**Middle Name**

**Surname**

**Please debit the following card**

Visa  Mastercard

**For the amount of**

**\$**

**Card Number**

   

**Expiry Date**

 / 

**Signature**

### **Option 2. Payment by Net Bank Transfer**

**BSB: 012-003**

**Account Number: 2151 55069**

**Narration: Applicants Name**

**Please include copy of Net Bank confirmation with loan submission.**



## **BMC MORTGAGE CORPORATION PTY LIMITED**

**ACN: 002 618 939**

### **CONSENT TO USE PERSONAL INFORMATION AND CREDIT REPORTS**

BMC Mortgage is committed to protecting and maintaining your privacy. The purpose of this document is to disclose to you the information gathering practices of BMC Mortgage. This document is subject to and based on the requirements set out in the Privacy Act 1988 (Cth) and the National Privacy Principles.

BMC Mortgage and the lenders mortgage insurers listed below may use the personal information about you for the purpose of arranging or providing credit, insuring credit and for direct marketing of products and services offered by BMC Mortgage or any organisation BMC Mortgage is affiliated with or represents.

The information provided by you will be held by BMC Mortgage and the lenders mortgage insurers. You can gain access to the information held about you by contacting BMC Mortgage and the lenders mortgage insurers. You have the right to request not to receive direct marketing material.

I/We agree that BMC Mortgage, the lenders mortgage insurers, any mortgage broker, mortgage originator, mortgage manager, and any other person or company who at any time provides or has any interest in the credit can do any of the following at any time.

Collection of some of the personal information is required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If I/we do not provide any part of the personal information, it may not be possible to assess my/our application for credit or lenders mortgage insurance, and as a consequence finance may not be provided to me/us.

1. **Commercial credit information**

Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit.

2. **Consumer information**

Seek and use consumer credit information about me/us to assess an application for commercial credit or consumer credit.

3. **Collection of overdue payments**

Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.

4. **Provide information to mortgage insurer**

Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.

5. **Exchange of information between credit providers**

Seek from and use or give to another credit provider any information about my/our account, credit worthiness, credit standing, credit history or credit capacity. In particular, BMC Mortgage may provide a bank opinion on me/us.

6. **Exchange of information with originators**

Seek from and use or give, personal information and details of my/our account to any mortgage broker, mortgage originator, or mortgage manager.



**7. Exchange of information with advisers**

Seek from and use or give to any originator, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me/us, any personal information, consumer or commercial credit information.

**8. Provide information to credit reporting agencies**

Give to a credit reporting agency personal or commercial information about me/us. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that BMC Mortgage is a current credit provider to you; payments which become overdue more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in the opinion of BMC Mortgage you have committed a serious credit infringement; and the credit provided to you by BMC Mortgage has been paid or otherwise discharged.

**9. 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, or any other proposed transfer of or proposed dealing with my/our loan.

**10. Provide information to Guarantors**

Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us.

**11. Disclose personal information**

Disclose personal information about me/us as required by law, or to organisations involved in providing credit to me/us, any associate, or contractor of BMC Mortgage, (including, for example, stationery printing houses, mail houses, lawyers, accountants), or people considering acquiring an interest in your business, or your assets.

If I/We do not provide personal information, BMC Mortgage may be unable to provide credit.

In this notice, the 'lenders mortgage insurers' means each and every one of the following organisations (whether acting individually or together).

**Genworth Financial Mortgage Insurance Pty Ltd**  
**ABN: 60 106 974 305**  
**Address: Level 23, 259 George Street, North Sydney.**  
**Telephone: 02 9247 8677**

**QBE Lenders Mortgage Insurance Limited**  
**ABN: 70 000 511 071**  
**Address: Level 21, 50 Bridge Street, Sydney.**  
**Telephone: 02 9231 7777**

**First Mortgage Company Home Loans Pty Ltd ABN 45 104 268 448**

**FMWA Pty Ltd ACN 122 992 367**

**Firstmac Limited ACN 094 145 963**

**Level 42, The Gateway Building,**

**1 Macquarie Place, Sydney NSW.**



If you would like access to your personal information, information as to the way we manage your personal information or you would like to opt out of receiving direct marketing materials and/or contact including for other products and services you should contact:

The Manager,

BMC Mortgage Corporation Pty Ltd

Level 7, 222 Clarence Street,

Sydney NSW 2000

Phone 02 9262 7881

Fax 02 9262 7884

Email [sales@bmcloans.com.au](mailto:sales@bmcloans.com.au)

I/We also understand and agree that BMC Mortgage and other intermediaries may be paid and retain fees, margins and commissions in respect of the credit arranged by BMC Mortgage.

***Signatures of Borrower(s) and date***

Borrower (1)	Date	Borrower (2)	Date
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***Signatures of Guarantor(s) and date***

Guarantor (1)	Date	Guarantor (2)	Date
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**DECLARATION AS TO PURPOSE OF CREDIT**

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 or investment purposes other than investment in residential property.

**IMPORTANT**

You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the National Credit Code.

I/We agree to provide declarations of purpose of the credit whenever required by the lender.

Date \_\_\_\_\_

Signed \_\_\_\_\_(Borrower)

\_\_\_\_\_(Borrower)

For applications where the applicant is a trustee-The Trustee declares and confirms that:

(a) the trust is NOT (and will not be) a regulated superannuation fund for the purposes of the Superannuation Industry (Supervision)Act 1993; and (b) the security property is NOT (and will not be) an asset subject to regulation under the Superannuation Industry (Supervision)Act 1993; and (c) the trust is NOT (and will not be) subject to any arrangement which is subject to section 67(4A) of the Superannuation Industry (Supervision) Act 1993.

Date \_\_\_\_\_

Signed \_\_\_\_\_(Borrower)

\_\_\_\_\_(Borrower)



### JOINT NOMINATION FORM

This form may be signed by joint borrowers/guarantor who reside at the same address who wish to nominate one of them as the person who will receive notices and other documents relating to the loan (so that they don't have to each receive their own copy of any notices and other documents).

Each Borrower/Guarantor is separately entitled under the National Credit Code to receive a copy of any notice or other document under the National Credit Code.

By signing below, you give up the right to be provided with information direct from the Lender, and nominate one of you to receive this information.

#### NOMINATION

We nominate

To receive notices and other documents under the National Credit Code on behalf of all of us.

\* Please only sign below if you each reside at the same address and each wish to nominate one of you. Only a person who is a Borrower may be the person nominated.

\* Any Borrower/Guarantor who has signed this form can advise the Lender at any time in writing that they wish to cancel their nomination. Following any cancellation, the Lender will from then on provide each joint Borrower/Guarantor with their own separate copy of any notice or other document under the National Credit Code.

\* The Lender may charge an additional service fee for documents or notices that must be sent separately to individual borrowers.

Date \_\_\_\_\_ Signed: \_\_\_\_\_ (Borrower)

\_\_\_\_\_ (Guarantor) \_\_\_\_\_ (Borrower)

\_\_\_\_\_ (Guarantor) \_\_\_\_\_ (Borrower)