



ABN: 17 120 182 765

Loan Submission Checklist **Yes** **No** **N/A**

Loan Details

Application Form Signed & Completed (Signed by all parties)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Privacy Act Form (Signed by all parties)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unregulated Loan - Signed Loan Purpose Declaration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Regulated Loan - Signed Service Nomination Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
100 Point ID Check & Supporting Evidence (Drivers Licence, Medicare Card, Passport, etc)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evidence of funds to complete purchase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Genuine savings evidence for the last six (6) months	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Copy of the completed front page of the Contract of Sale	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Last six (6) months statements for all debts being refinanced	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Copy of the Council Rate Notice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Copy of the Water Rate Notice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the Vault Mortgage Servicing Calculator been completed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PAYG - No reliance on overtime or commissions

<i>If in current employment more than 12 months</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Recent computerised payslip (or normal payslip + letter of employment or tax return & Tax Assessment Notice)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>If in current employment less than 12 months</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Two (2) most recent computerised payslips + last tax return and Tax Assessment Notice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>In addition, if employed less than 6 months</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evidence applicant has been in the same industry for two (2) years and not on probation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PAYG - Reliance on overtime or commissions

• Two (2) recent computerised payslips	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• 100% Reliance - Last two (2) financial years tax returns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• 50% Reliance - Last financial year tax return	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Self Employed (Full Doc)

<i>Individual</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Last two (2) financial years signed tax returns and Tax Assessment Notices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Company, Trust or Partnership</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Last two (2) financial years signed tax returns and Tax Assessment Notices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Last two (2) financial years signed tax returns and Tax Assessment Notices for Guarantor/s	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Last two (2) financial years Balance Sheet and Profit & Loss Statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Self Employed (Lo Doc or No Doc)

Lo Doc/No Doc Income & Affordability Declaration Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ASIC ACN/ABN check	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other Documents

Rental Income - Monthly statements from Managing Agent or copy of Lease Agreement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FHOG application	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Office Use Only: **VMC Client No:** _____ **Lender No:** _____ **Introducer:** _____

PERSONAL APPLICANT DETAILS

APPLICANT 1 Borrower: Guarantor:

APPLICANT 2 Borrower: Guarantor:

Title: _____ Surname: _____

Title: _____ Surname: _____

Given Names: _____

Given Names: _____

Address: _____
State: _____ Postcode: _____

Address: _____
State: _____ Postcode: _____

Period at Present Address: _____ Years _____ Months

Period at Present Address: _____ Years _____ Months

Residential Status: Owner Mortgaged
Renting Rent Free

Residential Status: Owner Mortgaged
Renting Rent Free

Previous Address: (If at present address less than 3 years)
State: _____ Postcode: _____

Previous Address: (If at present address less than 3 years)
State: _____ Postcode: _____

Period at Previous Address: _____ Years _____ Months

Period at Previous Address: _____ Years _____ Months

Postal Address After Settlement: _____
State: _____ Postcode: _____

Postal Address After Settlement: _____
State: _____ Postcode: _____

Home Telephone: () _____

Home Telephone: () _____

Work Telephone: () _____

Work Telephone: () _____

Fax Number: () _____

Fax Number: () _____

Mobile Number: _____

Mobile Number: _____

Email Address: _____

Email Address: _____

Date of Birth: / / Driver's Licence No: _____

Date of Birth: / / Driver's Licence No: _____

Dependants Number: _____ Ages: _____

Dependants Number: _____ Ages: _____

Marital Status: Single Married
Divorced/Separated Widowed Defacto

Marital Status: Single Married
Divorced/Separated Widowed Defacto

Occupation: _____

Occupation: _____

Employer's Name: _____

Employer's Name: _____

Date Commenced: / /

Date Commenced: / /

Income Type: PAYG Self Employed
Contractor Other:

Income Type: PAYG Self Employed
Contractor Other:

Employment Type Full Time Part Time
Casual Other:

Employment Type Full Time Part Time
Casual Other:

Income (Annual Salary): _____

Income (Annual Salary): _____

Previous Employer's Name: _____

Previous Employer's Name: _____

Previous Occupation: _____

Previous Occupation: _____

Period of Previous Employment: _____

Period of Previous Employment: _____

Borrower: Guarantor:

CORPORATE/TRUST APPLICANT DETAILS

Company Name: _____ ACN/ABN: _____

Trading Address: _____ State: _____ Postcode: _____

Registered Business Address: _____ State: _____ Postcode: _____

Principal Activity: _____

Name of Trust (if applicable): _____

Contact Name: _____ Telephone No: () _____ Fax: () _____

PERSONAL FINANCIAL STATEMENT

ASSETS			LIABILITIES				
	Rental p.w.	Value	Lender Name	Monthly Payments	Limit	Total Debt Owing	Close Y/N
Principal residence at:							
		\$		\$	\$	\$	
Other improved Investment Properties at:							
	\$	\$		\$	\$	\$	
	\$	\$		\$	\$	\$	
	\$	\$		\$	\$	\$	
	\$	\$		\$	\$	\$	
	\$	\$		\$	\$	\$	
	\$	\$		\$	\$	\$	
	\$	\$		\$	\$	\$	
Vacant land at:				\$	\$	\$	
Car/s			Car Loan/Lease	\$	\$	\$	
Furniture & Household Effects			Other Loans	\$	\$	\$	
Boat/caravan			Credit Cards				
Own Funds/Savings Institution			Mastercard	\$	\$	\$	
Cash at Bank		\$	Visa Card	\$	\$	\$	
Cash at Bank		\$	Other Card	\$	\$	\$	
Shares		\$		\$	\$	\$	
Deposit paid on property purchase		\$	Overdraft	\$	\$	\$	
Superannuation		\$	Other Bank Facility	\$	\$	\$	
Equity in Business		\$	Rent/Board	\$	\$		
Other Assets (give details)			Taxation Liability	\$	\$	\$	
		\$	Other Liabilities	\$	\$	\$	
		\$	Other	\$	\$	\$	
TOTAL	\$	\$	TOTAL	\$	\$	\$	

FUNDS POSITION

Purchase Price	\$	Loan Amount	\$
Refinance	\$	Deposit Paid (as shown above)	\$
Home Improvements	\$	Net Sale Proceeds (if applicable)	\$
Establishment Fee	\$	Own Funds (as shown above)	\$
Mortgage Stamp Duty	\$	Gift (letter required)	\$
Property Stamp Duty	\$	F.H.O.G	\$
Mortgage Insurance	\$	Other Loan (to be shown above)	\$
Lender Legals	\$	Other:	\$
Borrower Legals	\$	Other:	\$
TOTAL REQUIRED	\$	TOTAL REQUIRED	\$

PROFESSIONAL CONTACTS

SOLICITOR	ACCOUNTANT
Firm's Name:	Firm's Name:
Address:	Address:
State: Post Code:	State: Post Code:
Contact Name:	Contact Name:
Telephone: ()	Telephone: ()
Fax: ()	Fax: ()
Email:	Email:

PROPERTY(S) OFFERED AS SECURITY

PROPERTY 1 Title Details:

Address:

State: Post Code:

Purchase Price/Estimated Value \$

Property Type (e.g. House/Unit)

Full name(s) to be shown on Title Deed

Ownership: Being purchased Already Owned

Property use: Owner Occupied Investment

Rental Value \$ p.w.

Valuation Contact Name:

Telephone: ()

PROPERTY 2 Title Details:

Address:

State: Post Code:

Purchase Price/Estimated Value \$

Property Type (e.g. House/Unit)

Full name(s) to be shown on Title Deed

Ownership: Being purchased Already Owned

Property use: Owner Occupied Investment

Rental Value \$ p.w.

Valuation Contact Name:

Telephone: ()

LOAN DETAILS

Total Loan Facility \$

PROGRAM Full Doc LoDoc NoDoc Other

SPLIT A \$	SPLIT B \$	SPLIT C \$	SPLIT D \$
Product	Product	Product	Product
Loan Term <input type="text"/>	Loan Term <input type="text"/>	Loan Term <input type="text"/>	Loan Term <input type="text"/>
Principal & Interest <input type="text"/>	Principal & Interest <input type="text"/>	Principal & Interest <input type="text"/>	Principal & Interest <input type="text"/>
Interest Only <input type="text"/>	Interest Only <input type="text"/>	Interest Only <input type="text"/>	Interest Only <input type="text"/>
Interest Only Term <input type="text"/>	Interest Only Term <input type="text"/>	Interest Only Term <input type="text"/>	Interest Only Term <input type="text"/>
Interest Rate	Interest Rate	Interest Rate	Interest Rate
Variable <input type="text"/>	Variable <input type="text"/>	Variable <input type="text"/>	Variable <input type="text"/>
Fixed Rate <input type="text"/>	Fixed Rate <input type="text"/>	Fixed Rate <input type="text"/>	Fixed Rate <input type="text"/>
Fixed Term <input type="text"/>	Fixed Term <input type="text"/>	Fixed Term <input type="text"/>	Fixed Term <input type="text"/>
Repayment Cycle	Repayment Cycle	Repayment Cycle	Repayment Cycle
Monthly <input type="text"/>	Monthly <input type="text"/>	Monthly <input type="text"/>	Monthly <input type="text"/>
Fortnightly <input type="text"/>	Fortnightly <input type="text"/>	Fortnightly <input type="text"/>	Fortnightly <input type="text"/>
Weekly <input type="text"/>	Weekly <input type="text"/>	Weekly <input type="text"/>	Weekly <input type="text"/>
Loan Purpose	Loan Purpose	Loan Purpose	Loan Purpose
Owner Occupied <input type="text"/>	Owner Occupied <input type="text"/>	Owner Occupied <input type="text"/>	Owner Occupied <input type="text"/>
Investment <input type="text"/>	Investment <input type="text"/>	Investment <input type="text"/>	Investment <input type="text"/>

SUPPORTING DOCUMENTATION

1. Confirmation of current employment and salary by way of Tax Returns, Group Certificate, Payslips & Letter of Employment.
2. Current rental statements or tenancy agreements for existing investment properties not used as security for this loan.
3. Copies of last two (2) years Tax Returns & Financial Statements for self employed or company borrowers (including Directors).
4. Confirmation of funds available to make up purchase price. Six (6) months savings statements for first home buyers.
5. Copy of Contract of Sale (executed by vendors).
6. Copies of last six (6) months loan statements on debts being refinanced.
7. Copy of Certificate of Title or Council Rates Notice (if refinancing).
8. Copy of Australian Drivers Licence and/or Passport or other form of identification (100 points is required).
9. For House & Land packages and construction loans, copy of Fixed Price Tender and Building Plans from a Licenced Builder.
10. Written explanation of any credit default listed with an Australian credit bureau or current loan arrears.

DECLARATION UNDER THE CONSUMER CREDIT CODE WHERE CREDIT IS TO BE APPLIED WHOLLY OR PREDOMINANTLY FOR BUSINESS OR INVESTMENT PURPOSES

(Section 11, Consumer Credit Code. Regulation 10, Consumer Credit Regulation)

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 (or for both Purposes).

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 Consumer Credit Code.

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

Signature 1 Borrower Name: _____ Date: / /

Signature 2 Borrower Name: _____ Date: / /

JOINT BORROWERS NOMINATION FORM

(Section 171, Consumer Credit Code. Regulation 40, Consumer Credit Regulation)

I / We nominate _____ to receive notices and other documents under the Consumer Credit Code on behalf of me / all of us.

IMPORTANT

Each person who has signed this nomination form is entitled to receive a copy of any notice or other document under the Credit Code. By signing this form you are giving up the right to be provided with information direct from the credit provider.

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

Signature 1 Borrower Name: _____ Date: / /

Signature 2 Borrower Name: _____ Date: / /

STATEMENT BY APPLICANT(S)

	yes	no
1. Have any of the applicants ever been declared bankrupt or insolvent, or has their estate been assigned for the benefit of the creditors?	<input type="checkbox"/>	<input type="checkbox"/>
2. Have any of the applicants ever been shareholders or officers of any company 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 any of the applicants or any company of which any of the applicants are or were an officer?	<input type="checkbox"/>	<input type="checkbox"/>
4. Have any of the applicants had a judgement or default listed with an Australian credit reporting bureau?	<input type="checkbox"/>	<input type="checkbox"/>
5. Has this loan ever been submitted by you or any other person to any other lender?	<input type="checkbox"/>	<input type="checkbox"/>
6. Is the security property under Old System title?	<input type="checkbox"/>	<input type="checkbox"/>
If you have answered 'yes' to any of the above questions please provide details.		
7. Are you an Australian citizen, or do you have permanent Australian residency?	<input type="checkbox"/>	<input type="checkbox"/>

SIGNATURES I/We declare that I am/we are over the age of 18 and the information contained in this application and attached statements are complete, true and correct in every particular and it is upon this basis that I / we make this application.

Signature 1 Borrower Name: _____ Date: / /

Signature 2 Borrower Name: _____ Date: / /

PRIVACY ACT 1988 CONSENT

I / We acknowledge that I/we have made an application for credit from Vault Mortgage Corporation Pty Ltd. Vault Mortgage Corporation Pty Ltd may use the personal information I/we provide for the purpose of providing credit and subject to the provisions of the Privacy Act, I/we may have access to personal information collected and held by Vault Mortgage Corporation Pty Ltd and the Lenders and Insurers noted in the Schedule. I / We may contact these companies for access to my/our personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise Vault Mortgage Corporation Pty Ltd to give or obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/we understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

The Lender will or may seek lenders mortgage insurance from one or more insurers in respect of the repayment of any finance the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

I/We note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with me/us. W/We do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by me/us from the Lender (whether sought by I/we alone or with others); or
- any mortgage and/or guarantee given or to be given by me/us (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Lender;

The Insurer will be collecting personal information about me/us.

The Lender and Insurer will be collecting any such personal information about me/us for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by me/us from the Lender;
- assessing the risk of me/us defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of me/us being unable to meet a liability that may arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- the risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of my/our personal information to the Lender and Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the acknowledgement below, I/we agree and consent to the Lender and Insurer using and disclosing the personal information it collects about me/us for the purposes set out above (subject to any restrictions imposed on the Lender and Insurer by Privacy Act 1988):

The Lender and Insurer will usually or may disclose personal information of the kind it collects about me/us to:

- its related companies;
- reinsurers;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- government and other regulatory bodies;
- rating agencies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- all other parties involved in securitisation; and
- other financial institutions, securitisers and credit providers.

In this Notice, a reference to Vault Mortgage Corporation Pty Ltd, the Lender or the Insurer includes a reference to their respective successors and By signing the acknowledgment below, I/we agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Lender and Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Lender and Insurer does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgement below, I/we agree and consent to:

- the Lender and Insurer obtaining information about my/our commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;
- to the Lender and Insurer giving to and receiving from any credit providers named in the application for finance and any credit providers named in a credit report issued by a credit reporting agency, information about my/our credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- to the Lender and Insurer obtaining a commercial and/or consumer credit report containing personal information about me/us from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.

SCHEDULE

1. In this Notice, the "Lender" means each and every one of the following organisations (whether acting individually or together):

GEL Custodians Pty Ltd 12 Castlereagh Street, Sydney NSW 2001	ABN: 40 118 374 155 Telephone: 02 8236 8000
Permanent Custodians Limited 35 Clarence Street, Sydney NSW 2001	ACN: 001 426 384 Telephone: 1800 622 812
J.P Morgan Trust Australia Limited 259 George Street, Sydney NSW 2000	ABN: 49 050 294 052
Resimac Limited Level 9, 45 Clarence Street, Sydney NSW 2000	ABN: 67 002 997 935 Telephone: 02 9248 0300
Perpetual Trustee Company Limited Level 3, 39 Hunter Street, Sydney NSW 2000	ABN: 42 000 001 007 Telephone: 1800 645 227

2. In this Notice, the "Insurer" means each and every one of the following organisations (whether acting individually or together):

Genworth Financial Mortgage Insurance Pty Limited Level 23, 259 George Street, Sydney NSW 2000	ABN: 60 106 974 305 Telephone: 1300 655 422
PMI Mortgage Insurance Limited Level 23, 50 Bridge Street, Sydney NSW 2000	ABN: 70 000 511 071 Telephone: 02 9231 7777
The Mortgage Insurance Company Pty Ltd Suite 6 Lakeside Drive, Burwood East VIC 3157	ABN 21 000 559 553

SIGNATURE OF BORROWER/GUARANTOR

I / We declare that I am/we are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit. I / we also confirm our agreement to the matters set out above.

Signature 1 Borrower Name: _____ Date: / /

Signature 2 Borrower Name: _____ Date: / /

FEE SCHEDULE

The following schedule confirms relevant up-front fees payable in regard to a new application (or increase to an existing loan) together with our policy concerning these establishment fees.

Please note other costs may be applicable such as discharge fees, dishonour fees, government charges (such as stamp duty on the mortgage), contract fees, registration fees, title fees, production fees, borrower's solicitor/adviser fees. Where applicable, your loan agreement will fully disclose any other fee(s) in addition to the ones listed below.

Amount Payable

ESTABLISHMENT FEE Non refundable fee. Covers 1 valuation in Metro area up to \$750K. Additional \$250.00 is payable for each additional security property in Metro areas.

\$

VALUATION FEE For construction Loans only - \$110 each inspection

\$

LENDERS LEGAL FEE The fee is for a standard loan only and is deducted from settlement proceeds. If Vault Mortgage Corporation instructs solicitors and the applicant withdraws the loan a cancellation fee is payable by the applicants. This fee excludes other legal fees that may be charged that relate to guarantees, company & trust borrowers and additional properties. Additional fees (if applicable) will be notified and deducted at settlement.

\$

Amount attached with this application

\$

I / We authorise Vault Mortgage Corporation to deduct any of the above fees, if applicable to my loan from my settlement proceeds.
 I / We also indemnify Vault Mortgage Corporation for any out of pocket expenses listed above should I / we not proceed with my / our loan after approval.

Signature 1 Borrower Name: _____ Date: / /
 Signature 2 Borrower Name: _____ Date: / /

PAYMENT

Cheque for \$ _____ made payable to Vault Mortgage Corporation Pty Ltd, or credit card payment as follows:

Visa Mastercard

Credit Card No: _____ / _____ / _____ / _____ Expiry Date: /

Name on Credit Card: _____

Signature of Cardholder: Date: / /

NOTES

Blank area for notes.